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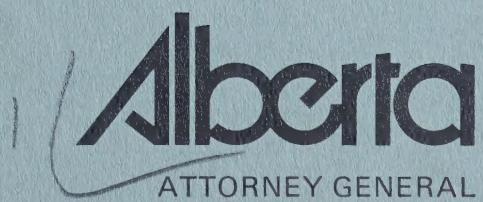


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Business of 1971

Office of the
**SUPERINTENDENT
OF
INSURANCE**



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1972
ANNUAL
REPORT

Business of 1971

SUPERINTENDENT
OF
INSURANCE



THE ALBERTA LEGISLATURE

THE ALBERTA

LEGISLATURE

THE ALBERTA



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GOVERNMENT OF THE PROVINCE OF ALBERTA
DEPARTMENT OF THE ATTORNEY GENERAL
OFFICE OF THE SUPERINTENDENT OF INSURANCE

To The Honourable C. Mervin Leitch, Q.C.
Attorney General
Legislative Building
Edmonton, Alberta

Sir:

Pursuant to Section 20, Chapter 187, R.S.A., 1970, The Alberta Insurance Act, I have the honour to submit the fifty-eighth Annual Report of the Office of the Superintendent of Insurance for the year ending December 31, 1971, giving **abstracts** of the annual statements of insurance companies, licensed to do business in Alberta, detailed statements of Provincial and Extra-Provincial Companies and Fraternal Societies, together with other data of administration, both with respect to The Alberta Insurance Act and The Real Estate Agents' Licensing Act.

The following statements reflect the licensing of the insurance industry and a short summary of the operating results.

CLASSIFICATIONS OF INSURERS LICENSED IN 1971

Provincial Companies

Life, alone or with accident and/or sickness.	5
Fire, alone or with classes other than life	6

11

Extra-Provincial Companies

Life, alone or with accident and/or sickness.	5
Fraternal Societies	2
Fire, alone or with classes other than life	8
Classes other than life, fire and automobile.	1
Restricted licenses, permitting contracts to run to maturity	2

18

Canadian Registered Companies

Life, alone or with accident and/or sickness.	83
Life, with fire and other classes	4
Life, with accident, sickness and liability	1
Life, accident and sickness, aircraft limited to the business of reinsurance.	1
Fraternal Societies	20
Fire, alone or with classes other than life	140
Automobile, alone or with classes other than life or fire	17
Classes other than life, fire or automobile	22
Restricted licenses, permitting contracts to run to maturity.	8
Reciprocal Exchanges	5
Underwriting Agencies	2

303

Total of all classes of Insurance Companies licensed to do business in Alberta during 1971.

332

STATEMENT OF INSURERS ENTERING, MERGING, CEASING BUSINESS AND CHANGE OF NAME IN ALBERTA DURING 1971

ENTERING

<u>NAME OF COMPANY</u>	<u>DATE LICENSED</u>
The Professional Life Insurance Company	January 1
Stonewall Insurance Company	January 1
The Capitol Life Insurance Company	January 1
Unionmutual Life Assurance Company of Canada	January 15
Middlesex Mutual Insurance Company	February 24
Employers Mutual Fire Insurance Company	April 21
Pennsylvania Life Insurance Company	April 20
Ideal Mutual Insurance Company	May 7
Laurier Life Insurance Company	May 7
Franklin Life Insurance Company	May 18
Buffalo Insurance Company	June 25
Argonaut Insurance Company	July 28
Occidental Life Insurance Company of Canada	September 9
Travelers Life Insurance Company of Canada	October 22
Union Fidelity Life Insurance Company	November 5
Ford Life Insurance Company	December 13

MERGERS

N I L

1972 Report of the Superintendent of Insurance

<u>NAME OF COMPANY</u>	<u>CEASING</u>	<u>DATE BUSINESS CEASED</u>
Boston Old Colony Insurance Company		June 30
London and Scottish Assurance Corporation Limited		December 31
Provident Assurance Company		December 31
Modern Woodmen of America		December 31
International Insurance Company		December 31
North River Insurance Company		December 31

CHANGE OF NAMEEFFECTIVE DATE

Confederation Life Association effected change of name to Confederation Life Insurance Company	January 1
Northwestern Mutual Insurance Company effected change of name to Unigard Mutual Insurance Company	June 2
MFB Mutual Insurance Company effected change of name to Allendale Mutual Insurance Company	July 1
Hardware Mutual Casualty Company effected change of name to Sentry Insurance a Mutual Company	September 13
Reliance Insurance Company of Canada effected change of name to Travelers Indemnity Company of Canada	October 1

LICENSING OF ADJUSTERS

Adjusters licenses issued during licensing year ending June 1, 1972.

Edmonton	127
Calgary	62
Lethbridge	13
Grande Prairie	9
Red Deer	9
Medicine Hat	7
Edson	4
Lloydminster	4
Camrose	2
Peace River	2
Vermilion	2
Bonnyville	1
Drumheller	1
Lacombe	1
Leduc	1
Mayerthorpe	1
St. Paul	1
Stettler	1
Wanham	1
Westlock	1
Non-Resident	250
TOTAL	30
	280

LICENSING OF INSURANCE AGENTS

Insurance agents licensed during licensing year ending February 15, 1972.

	Life	Fire	Casualty	Hail	Automobile	Employees	TOTAL
Edmonton	1,116	770	388	6	12	288	2,580
Calgary	1,174	672	396	6	46	176	2,470
Lethbridge	119	55	50	34	2	16	276
Medicine Hat	52	23	19	5	2	11	112
Red Deer	120	57	38	-0-	3	14	232
Weaskiwin	7	5	7	2	2	8	31
Camrose	21	14	13	4	2	2	56
Grande Prairie	36	22	11	7	2	8	86
Lloydminster	25	10	28	23	5	12	103
Towns & Villages	552	174	793	441	73	138	2,171
Non-Resident	134	85	116	2	-0-	5	342
TOTALS	3,356	1,887	1,859	530	149	678	8,459

COMPARATIVE SUMMARY BY CLASS OF TOTAL PREMIUMS WRITTEN AND LOSSES INCURRED IN ALBERTA
(EXCLUDING ADJUSTMENT EXPENSES) FOR THE YEARS 1969 - 1970

1. OTHER THAN LIFE (EXCLUDING FRATERNAL BUSINESS)

	<u>Net Premiums Written</u>		<u>Net Losses Incurred</u>
	1969	1970	1969
Accident and Sickness	\$ 20,979,704	\$ 16,681,817	\$ 14,930,805
Aircraft	1,954,753	2,609,399	936,483
Automobile	64,101,703	71,484,377	44,862,971
Boiler	748,286	932,249	633,395
Credit	41,484	45,273	23,522
Earthquake	3,005	11,243	503
Explosion	-0-	-0-	-0-
Fire	21,057,080	23,767,510	14,945,883
Forgery	11,858	16,654	1,698
Guarantee	2,020,909	1,930,350	405,386
Hail	723,131	663,126	327,668
Inland Transportation	2,147,868	2,109,865	1,194,782
Liability	6,272,489	6,517,002	2,984,585
Livestock	205,668	538,958	265,686
Machinery	600,662	734,106	129,722
Mortgage	65,440	32,750	-0-
Personal Property	7,924,803	7,747,568	4,855,256
Plate Glass	341,957	373,100	202,690
Real Property	2,706,514	2,732,074	2,793,360
Riot	-0-	-0-	-0-
Sprinkler Leakage	-0-	-0-	-0-
Theft	465,590	562,857	336,746
Title	5,090	4,187	-0-
Weather	130	-0-	-0-
Windstorm	15,752	16,642	1,765
TOTALS	132,393,876	139,511,187	89,832,906
			84,859,974

SUMMARY BY CLASS OF TOTAL PREMIUMS WRITTEN AND LOSSES INCURRED IN ALBERTA
(INCLUDING ADJUSTMENT EXPENSES) FOR THE YEAR 1971

2. OTHER THAN LIFE (EXCLUDING FRATERNAL BUSINESS)

	<u>Direct Premiums Written</u>	<u>Claims inc. of Adjustment Expenses</u>
Accident and Sickness	\$ 20,882,490	\$ 13,387,821
Aircraft	3,900,033	2,100,541
Automobile	84,457,910	56,139,816
Boiler and Machinery	2,042,518	470,282
Credit	38,848	25,941
Fidelity	783,780	377,608
Hail	1,133,926	1,076,207
Liability	8,075,631	4,525,078
Mortgage	177,535	-0-
Property	49,756,208	25,116,522
Surety	2,424,201	197,695
Title	9,828	-0-
TOTALS	173,682,908	103,471,541

3. LIFE INSURANCE (EXCLUDING FRATERNAL BUSINESS)

	<u>Direct Written Business</u>			<u>Disbursements to Policyholders</u>		
1969	1970	1971	1969	1970	1971	
\$ 95,860,876	\$ 112,367,876	\$ 134,145,560	\$ 72,770,023	\$ 60,707,431	\$ 75,788,293	
<u>Insurance Written (New Issued)</u>						
1969	1970	1971	1969	1970	1971	
\$1,879,573,526	\$2,002,908,240	\$2,040,861,154	\$7,562,635,995	\$8,217,135,212	\$9,107,535,531	

4. FRATERNAL SOCIETIES

	<u>Net Premiums Written (Including Dues)</u>			<u>Disbursements to Policyholders</u>		
1969	1970	1971	1969	1970	1971	
\$ 2,236,858	\$ 2,409,712	\$ 2,666,515	\$ 817,838	\$ 766,256	\$ 931,437	
<u>Insurance Written (New Issued)</u>						
1969	1970	1971	1969	1970	1971	
\$ 26,992,090	\$ 24,302,564	\$ 35,429,417	\$ 119,857,916	\$ 132,757,347	\$ 157,655,148	

LICENSING OF REAL ESTATE AGENTS AND SALESMEN

Real Estate Agents and Salesmen licensed during licensing year ending September 30, 1971.

	<u>Agents</u>	<u>Salemen</u>	<u>Total</u>
Edmonton	209	1,537	1,746
Calgary.	253	1,798	2,051
Lethbridge	29	140	169
Medicine Hat	17	93	110
Drumheller	4	2	6
Red Deer	21	88	109
Wetaskiwin	5	6	11
Camrose.	5	8	13
Grande Prairie	7	46	53
Lloydminster	6	5	11
Towns & Villages	<u>245</u>	<u>191</u>	<u>436</u>
GRAND TOTAL.	<u>801</u>	<u>3,914</u>	<u>4,715</u>

J. O. Darwish
Superintendent of Insurance

TABLE I

COMPARATIVE STUDY BY YEAR OF TOTAL PREMIUMS AND DISBURSEMENTS (EXCLUDING FRATERNAL BUSINESS)
IN ALBERTA NET OF LICENSED REINSURANCE AND EXCLUDING ADJUSTMENT EXPENSES

Year	Premiums	Life Insurance		Other Than Life		Combined Totals	
		Disbursements to Policyholders	Gross in Force	Premiums	Claims Incurred	Premiums All Classes	Disbursements and Claims to Policyholders
1950	\$ 11,206,981	\$ 5,032,365	\$ 313,376,948	\$ 9,192,818	\$ 7,512,573	\$ 20,402,799	\$ 12,575,938
1951	12,389,880	6,051,593	315,770,738	7,801,038	4,588,581	20,090,218	10,645,089
1952	12,368,354	6,072,251	383,807,870	7,072,681	4,319,167	19,611,035	11,671,988
1953	12,388,469	8,210,569	377,342,191	6,015,327	2,816,487	19,403,796	12,057,056
1954	11,625,319	8,898,509	350,755,445	5,528,924	2,813,645	17,52,243	11,72,651
1955	11,416,296	9,461,158	339,446,780	4,880,035	1,961,983	16,230,120	11,977,635
1956	11,02,559	9,057,914	331,508,055	4,880,035	1,961,983	15,982,594	11,376,339
1957	10,230,729	8,630,287	313,813,520	4,318,225	1,985,431	15,982,594	11,403,987
1958	9,800,113	8,172,929	319,206,489	4,839,200	1,913,520	15,619,219	10,548,889
1959	9,793,034	8,40,695	311,913,042	5,148,586	2,505,890	14,941,620	10,548,714
1960	9,935,869	7,942,216	315,016,725	5,58,443	2,478,215	15,441,268	10,518,910
1961	9,577,496	8,431,847	314,538,891	6,164,262	2,012,917	15,159,239	10,145,833
1962	9,827,833	8,097,133	321,327,680	6,164,262	2,012,917	15,309,122	10,860,771
1963	9,726,062	7,501,607	319,655,893	5,570,184	2,000,964	15,596,995	11,056,746
1964	10,353,715	6,471,242	318,596,761	5,735,481	2,000,964	15,476,245	10,475,205
1965	11,445,068	7,228,724	319,271,093	6,713,271	3,048,902	18,201,925	10,277,581
1966	12,764,735	7,634,663	315,661,786	7,456,729	4,007,796	20,221,475	11,579,577
1967	13,726,233	8,229,991	314,334,782	9,143,407	5,58,475	23,331,520	12,018,113
1968	15,726,233	8,229,991	313,648,203	11,600,216	9,38,350	27,356,545	12,431,263
1969	17,132,258	6,21,776,563	314,299,548	7,408,893	7,408,893	36,721,879	13,237,926
1970	19,055,904	5,979,530	317,655,975	9,978,371	11,114,449	36,086,714	15,952,626
1971	21,188,316	815,289,044	319,896,398	26,872,027	13,40,745	40,873,074	17,094,179
1972	24,001,047	5,979,530	317,655,975	26,872,027	15,212,074	46,353,904	19,784,825
1973	26,178,606	11,578,579	317,345,283	39,216,721	69,720,102	69,720,102	26,531,553
1974	29,966,889	12,734,138	316,616,793	40,807,923	22,316,223	73,331,329	36,904,038
1975	32,401,047	1,316,977,088	316,616,793	40,807,923	22,316,223	79,192,892	40,998,334
1976	34,252,007	14,557,815	316,616,793	40,807,923	22,316,223	86,198,776	43,522,461
1977	36,108,531	16,000,503	317,559,107,204	43,09,613	43,09,613	96,435,297	50,998,500
1978	39,861,076	17,314,722	318,559,105,904	46,337,700	51,071,902	106,54,545	51,998,500
1979	45,631,520	19,891,660	319,755,024	50,833,877	51,071,902	178,89,964	51,998,500
1980	49,430,495	22,445,137	320,407,728,447	57,044,050	52,923,363	113,711,216	57,262,929
1981	53,401,150	22,357,940	320,415,657	60,310,166	52,904,889	113,158,216	57,262,929
1982	56,662,546	22,221,773	320,416,841	61,586,817	51,437,628	113,158,216	57,262,929
1983	60,370,731	31,351,721	320,416,841	61,586,817	51,437,628	121,748,408	52,744,434
1984	63,584,281	35,322,162	320,416,841	61,586,817	51,437,628	126,647,020	52,566,482
1985	67,260,071	39,135,649	320,416,841	61,586,817	51,437,628	123,286,673	58,337,818
1986	71,165,705	45,377,526	320,416,841	61,586,817	51,437,628	148,482,412	67,490,103
1987	75,009,833	48,587,798	320,416,841	61,586,817	51,437,628	164,345,753	103,113,670
1988	78,144,150	52,016,841	320,416,841	61,586,817	51,437,628	178,89,964	114,208,206
1989	84,019,720	56,662,546	320,416,841	61,586,817	51,437,628	188,017,557	125,693,559
1990	91,259,816	60,317,008	320,416,841	61,586,817	51,437,628	212,336,830	136,609,987
1991	95,860,876	7,262,335,925	320,416,841	61,586,817	51,437,628	228,54,752	162,602,929
1992	112,367,876	8,217,135,212	320,416,841	61,586,817	51,437,628	251,879,063	145,567,155
1993	134,145,560	9,107,235,531	320,416,841	61,586,817	51,437,628	307,828,468	179,205,834

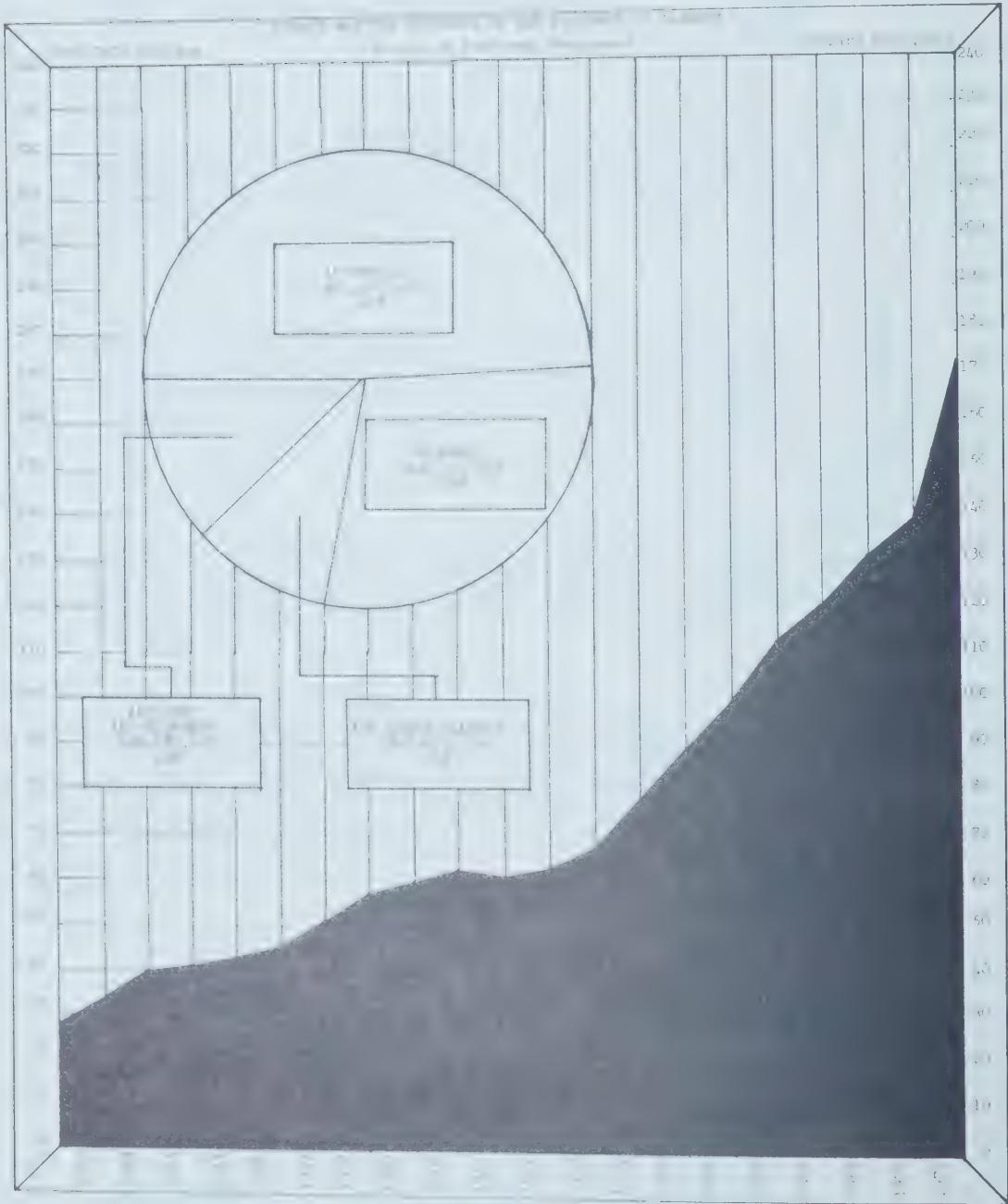
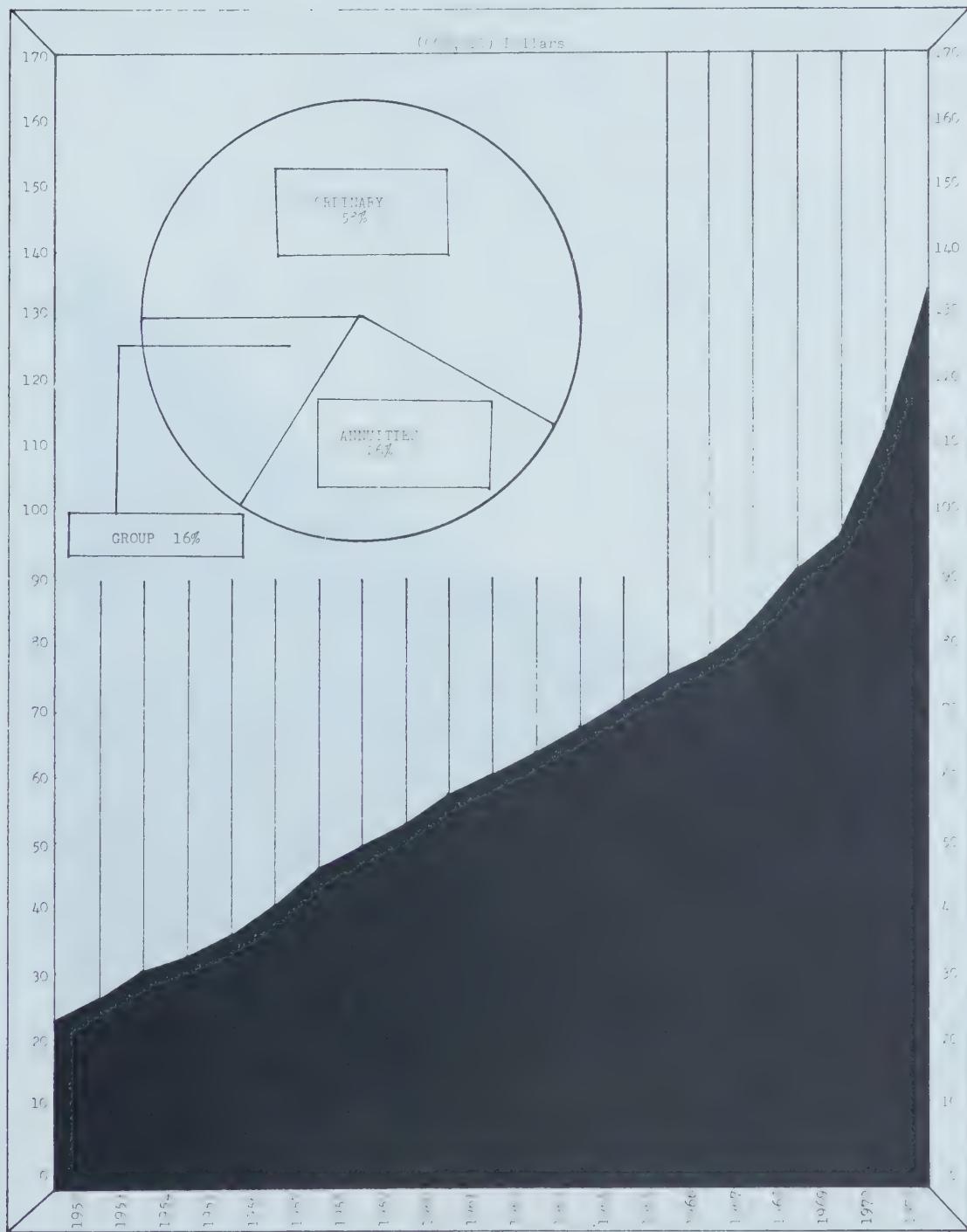
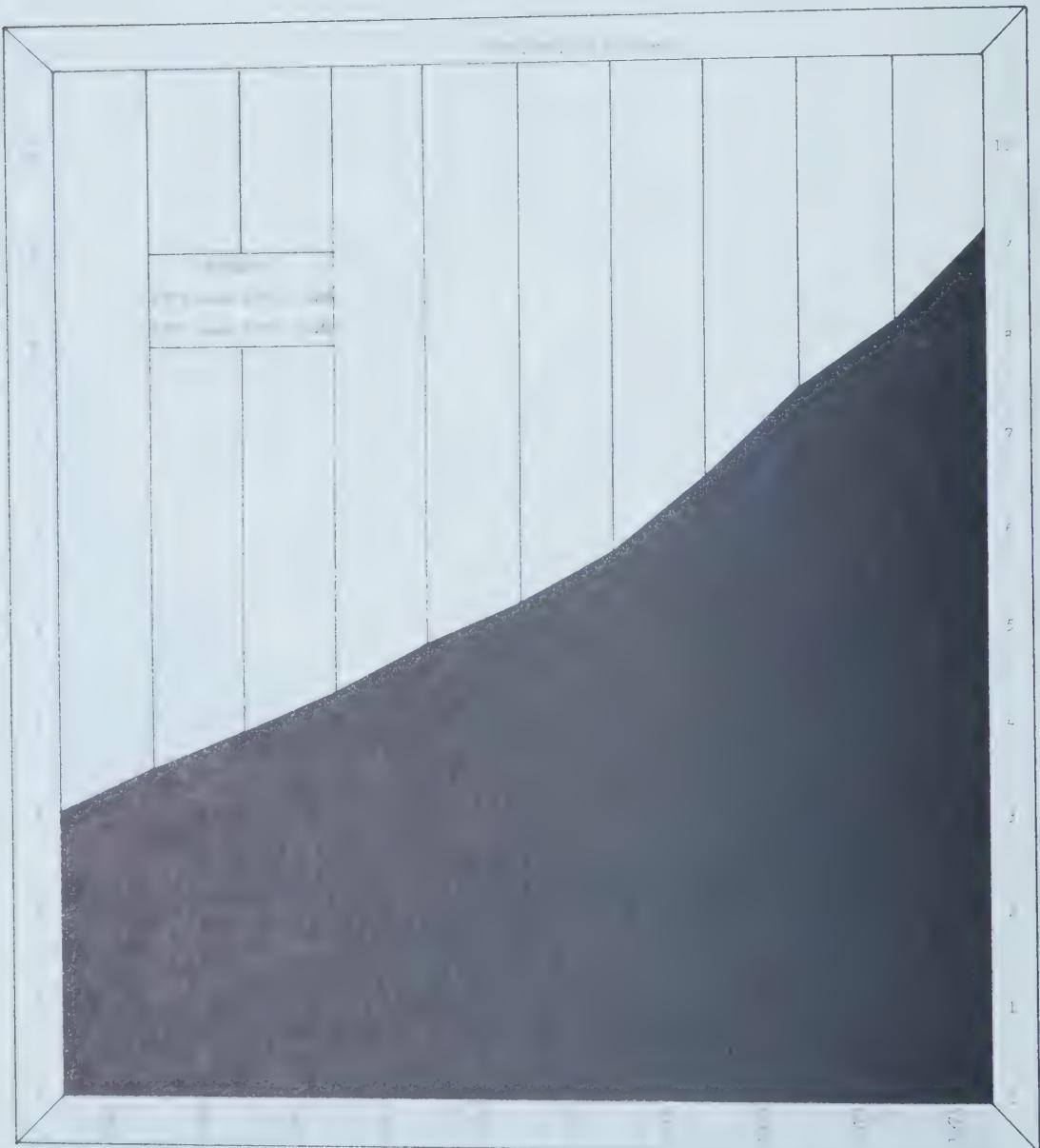


TABLE III

LIFE INSURANCE PREMIUMS AND LIQUIDITY CONCENTRATION
IN ALBERTA 1951 - 1971
(Excluding Fraternal Life)





STATEMENT OF PROVINCIAL COMPANIES
INCLUDING SOCIETIES

TABLE V

THE ALBERTA GENERAL INSURANCE COMPANY

HEAD OFFICE - EDMONTON, ALBERTA

Incorporated - 1948
 Commenced business in Alberta - 1948
 Licensed in the Province of Alberta only

OFFICERS

John C. Black, Chief Agent & Underwriter Edmonton, Alberta
 Charles E. J. Kehoe, Chief Accountant & Secretary-Treasurer . Edmonton, Alberta

DIRECTORS

R. R. Moore, Chairman of the Board Vancouver, British Columbia
 John E. Hart, C.C. Edmonton, Alberta
 J. M. Tweddle, C.A. Edmonton, Alberta

AUDITORS

Deloitte, Haskins & Sells, Chartered Accountants Edmonton, Alberta

DEPOSIT

With the Government of the Province of Alberta \$175,000.00

COMPARATIVE BALANCE SHEET

	Current Year <u>1971</u>	Prior Year <u>1970</u>
<u>ASSETS</u>		
Investments - Bonds	\$ 1,274,512.00	\$ 1,182,736.00
Cash	59,371.00	110,934.00
Investment income due and accrued	18,979.00	17,881.00
Instalment premiums receivable	109,039.00	109,081.00
Amounts due from agents and brokers	37,336.00	105,307.00
Amounts owing by reinsurers	72,831.00	78,625.00
Other assets	<u>55,795.00</u>	<u>52,252.00</u>
Gross assets	\$ 1,688,471.00	\$ 1,657,426.00
Deduct: Assets not admitted	<u>54,228.00</u>	<u>50,837.00</u>
Total assets admitted	\$ 1,634,243.00	\$ 1,606,589.00

LIABILITIES

Unearned premiums extended at 80%	\$ 263,772.00	\$ 274,457.00
Provision for unpaid claims	94,715.00	92,806.00
Agents' and brokers' credit balances	7,193.00	3,809.00
Amounts owing on reinsurance contracts - current	8,700.00	9,301.00
- not due	292,313.00	289,058.00
Expenses due and accrued - trade	1,026.00	600.00
- taxes	<u>21,783.00</u>	<u>27,889.00</u>
Total liabilities	\$ 689,482.00	\$ 697,920.00
Surplus	<u>944,761.00</u>	<u>908,669.00</u>
Total liabilities and surplus	\$ 1,634,243.00	\$ 1,606,589.00

1972 Report of the Superintendent of Insurance

(THE ALBERTA GENERAL INSURANCE COMPANY - Continued)

	<u>SURPLUS</u>	<u>Decreases</u>	<u>Increases</u>
Net profit or loss	\$ -	\$ 36,092.00	
Net increase		\$ 36,092.00	
Surplus at beginning of year		<u>908,669.00</u>	
Capital stock and surplus at end of year - Surplus for protection of policyholders		\$ 944,761.00	

COMPARATIVE STATEMENT OF PROFIT AND LOSS

	<u>Current Year</u>	<u>Prior Year</u>
Unearned premiums included in liabilities at beginning of year	\$ 274,457.00	\$ 281,153.00
Net premiums written	<u>239,601.00</u>	<u>237,294.00</u>
Less: Unearned premiums included in liabilities at end of year	\$ 504,058.00	\$ 518,447.00
Net premiums earned	<u>263,772.00</u>	<u>274,457.00</u>
Net claims incurred	\$ 95,812.00	\$ 89,860.00
Net adjustment expenses	11,410.00	13,372.00
Commissions and allowances (credit)	(148,579.00)	(139,988.00)
General expenses and taxes incurred	<u>317,788.00</u>	<u>232,944.00</u>
Total Expenditure	\$ 276,431.00	\$ 256,188.00
Underwriting profit or (loss)	\$ (36,145.00)	\$ (12,198.00)
Other income and expenditure	<u>72,237.00</u>	<u>49,300.00</u>
Net profit or (loss)	\$ 36,092.00	\$ 37,102.00

EXHIBIT OF PREMIUMS IN FORCE IN CANADA

	<u>Gross Premiums in Force</u>	<u>Reinsurance Premiums in Force</u>	<u>Net Premiums in Force</u>
Property:			
Fire	\$ 2,063,695.00	\$ 1,530,668.00	\$ 532,967.00
Plate glass	10,207.00	159,081.00	72,746.00
Liability:			
Automobile	13,737.00	103,043.00	34,694.00
Other	5,700.00	5,700.00	3,194.00
Total	\$ 2,452,300.00	\$ 1,799,521.00	\$ 652,779.00

TABLE VI

ALBERTA MOTOR ASSOCIATION

HEAD OFFICE - EDMONTON, ALBERTA

Incorporated - 1926

Personal Accident - Commenced business - 1960
 Automobile - Commenced business - 1961
 Fire & Homeowners - Commenced business - 1970
 Licensed in the Province of Alberta only

OFFICERS

B. A. J. Smith	President
L. O. Sanders	Past President
B. Brown	Senior Vice-President
G. E. Lockwood	Vice-President
G. R. Holmes	Vice-President
A. F. Moir, Q.C.	Vice-President and Chairman of Insurance Bureau Committee
G. A. MacDonald	Secretary
L. J. Gibb	Manager, Insurance Bureau

DIRECTORS

B. A. J. Smith	- Calgary	F. T. Jenner	- Edmonton
L. O. Sanders	- Edmonton	W. L. McPhee	- Calgary
B. Brown	- Edmonton	Dr. S. C. James	- Medicine Hat
G. E. Lockwood	- Calgary	G. Wynn	- Edmonton
A. F. Moir, Q.C.	- Edmonton	S. J. Parkinson	- Calgary

AUDITORS

Price Waterhouse & Co., Chartered Accountants - Edmonton, Alberta

DEPOSIT

With the Government of the Province of Alberta \$300,000.00

COMPARATIVE BALANCE SHEET

	Current Year	Prior Year
<u>ASSETS</u>		
Investments:		
Bonds	\$ 5,868,741.00	\$ 4,723,084.00
Stocks	1,400.00	1,400.00
Mortgage loans and sales agreements	30,982.00	54,946.00
Real Estate	<u>1,422,017.00</u>	<u>1,246,116.00</u>
Summary of Investments	\$ 7,323,140.00	\$ 6,025,546.00
Cash	787,530.00	643,737.00
Investment income due or accrued	125,630.00	105,637.00
Instalment premiums receivable	329,235.00	276,349.00
Amounts owing by reinsurers	247,450.00	332,601.00
Other assets	<u>1,332,124.00</u>	<u>1,330,585.00</u>
Gross Assets	\$ 10,145,109.00	\$ 8,714,555.00
Deduct: Assets not admitted	<u>819,660.00</u>	<u>653,689.00</u>
Total Assets Admitted	\$ 9,325,449.00	\$ 8,060,866.00
<u>LIABILITIES</u>		
Unearned premiums extended at 100%	\$ 2,771,693.00	\$ 2,546,951.00
Provision for unpaid claims	2,556,985.00	2,293,705.00
Amounts owing on reinsurance contracts	76,183.00	65,211.00
Expenses due and accrued - Trade	229,433.00	267,103.00
- Taxes Ins. Corp. Act	108,633.00	101,187.00
Other liabilities - Unearned Membership Income	<u>1,440,076.00</u>	<u>1,007,674.00</u>
Total Liabilities	\$ 7,183,003.00	\$ 6,281,811.00
Reserves:		
Investment and contingencies	21,202.00	69,636.00
Surplus	<u>2,121,244.00</u>	<u>1,709,411.00</u>
Total Liabilities and Surplus	\$ 9,325,449.00	\$ 8,060,866.00

1972 Report of the Superintendent of Insurance

(ALBERTA MOTOR ASSOCIATION - Continued)

SURPLUS

	Decreases	Increases
Net profit or loss	\$ -	\$ 318,284.00
Changes in unadmitted ledger assets	165,971.00	-
Changes in reserve for investments and contingencies	-	48,434.00
Loss on sale of fixed assets	12,372.00	-
Net income membership operations	-	223,450.00
Totals	<u>\$ 178,343.00</u>	<u>\$ 590,168.00</u>
Net decrease or increase	\$ 411,825.00	
Capital stock subscribed and paid up and Surplus at beginning of year	<u>1,709,419.00</u>	
Surplus per Balance Sheet	<u>\$ 2,121,244.00</u>	

COMPARATIVE STATEMENT OF PROFIT AND LOSS

	Current Year	Prior Year
Unearned premiums included in liabilities at beginning of year	\$ 2,546,951.00	\$ 2,155,769.00
Net premiums written	<u>5,064,215.00</u>	<u>4,824,349.00</u>
Less:		
Unearned premiums included in liabilities at end of year	<u>7,011,166.06</u>	<u>6,460,118.60</u>
Net premiums earned	<u>2,771,693.00</u>	<u>2,546,951.00</u>
Net Claims incurred	\$ 3,305,608.00	\$ 3,104,131.00
Net adjustment expenses	368,796.00	295,684.00
Commissions and allowances	577,283.00	515,633.00
General expenses and taxes incurred	<u>666,023.00</u>	<u>648,472.00</u>
Total expenditure	<u>\$ 4,917,710.00</u>	<u>\$ 4,563,920.00</u>
Underwriting profit or (loss)	\$ (78,237.00)	\$ (130,753.00)
Other income and expenditure	<u>306,521.00</u>	<u>316,136.00</u>
Net profit or (loss)	<u>\$ 318,284.00</u>	<u>\$ 185,383.00</u>

EXHIBIT OF PREMIUMS IN FORCE IN CANADA

	Gross Premiums <u>\$ IN .000</u>	Reinsurance Premiums <u>\$ IN .000</u>	Net Premiums <u>\$ IN .000</u>
Property:			
Fire	\$ 98,997.00	\$ 19,487.00	\$ 79,510.00
Liability:			
Personal accident	65,515.00	7,227.00	58,288.00
Missed flight insurance	7,560.00	325.00	7,235.00
Automobile:			
Liability	2,993,591.00	283,642.00	2,709,949.00
Other	<u>2,265,946.00</u>	<u>23,765.00</u>	<u>2,242,181.00</u>
Total	<u>\$ 5,431,609.00</u>	<u>\$ 334,446.00</u>	<u>\$ 5,097,163.00</u>

TABLE VII

CANADA WEST INSURANCE COMPANY

HEAD OFFICE - EDMONTON, ALBERTA

Incorporated - 1946
 Commenced business in Alberta - 1947
 Licensed in the Province of Alberta only

OFFICERS

Dr. J. B. T. Wood	Chairman of the Board
J. M. Connauton	President
E. S. Watkins, Q.C.	Vice-President
J. E. Hamlin, C.A.	Secretary
S. S. Petasky	Treasurer

DIRECTORS

J. M. Connauton - Edmonton, Alberta	E. S. Watkins, Q.C. - Calgary, Alberta
J. E. Hamlin - Edmonton, Alberta	Dr. J. B. T. Wood - High Prairie, Alberta
Isidore Marien - Edmonton, Alberta	S. H. Shouldice - Calgary, Alberta
S. S. Petasky - Edmonton, Alberta	Bruce Clarke - Edmonton, Alberta
A. H. Wachowich - Edmonton, Alberta	W. Kerr - Edmonton, Alberta

AUDITORS

Willets Macmahon & Company, Edmonton, Alberta

DEPOSIT

With the Government of the Province of Alberta \$234,100.00

CAPITAL STOCK

	No.	Par Value	Amount	Total
Authorized	100,000	\$10.00	\$1,000,000.00	\$ 1,000,000.00
Subscribed	67,821	\$10.00	\$ 678,210.00	\$ 678,210.00
Paid in Cash (or Stock Dividend)			\$ 626,660.00	\$ 626,660.00

CONTRIBUTIONS TO SURPLUS

Premium on Capital Stock	\$ 132,578.00
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UNPAID CALLS

Amount of calls unpaid at end of year: Ordinary	\$ 51,550.00
Premium	\$ 18,375.00

(CANADA WEST INSURANCE COMPANY - Continued)

COMPARATIVE BALANCE SHEET

	<u>ASSETS</u>	<u>Current Year</u>	<u>Prior Year</u>
Investments:			
Mortgage loans and sales agreements	\$ 869,988.00	\$ 575,193.00	
Term deposit	115,403.00	104,375.00	
	<u>585,391.00</u>	<u>250,000.00</u>	
	Summary of Investments (Sub-Total)	\$ 2,447,732.00	\$ 2,065,416.00
Cash	55,756.00		
Investment income due and accrued	20,389.00	17,359.00	
Receivable from Canada West Agencies (1964) Ltd.	278,541.00	137,013.00	
Amounts due from agents and brokers	349,889.00	383,459.00	
Amounts owing by reinsurers	-	4,491.00	
Other assets	123,806.00	115,879.00	
	Cross Assets	\$ 3,277,113.00	\$ 2,723,617.00
Deduct: Assets not admitted	<u>76,000.00</u>	<u>36,663.00</u>	
	Total Assets Admitted	\$ 3,201,113.00	\$ 2,686,954.00
Unearned premiums extended at 80%	\$ 1,215,800.00	\$ 1,158,857.00	
Provision for unpaid claims	1,014,957.00	843,459.00	
Provision for adjustment expenses of unpaid claims	11,337.00	18,625.00	
Bank overdraft and loans		21,396.00	
Amounts owing on reinsurance contracts	157,500.00	64,613.00	
Expenses due and accrued - Trade	3,227.00	4,592.00	
- Taxes	90,371.00	54,039.00	
Other liabilities	49,979.00	38,604.00	
	Total Liabilities	\$ 2,543,171.00	\$ 2,214,185.00
RESERVES:			
Investment and contingencies	172,000.00	145,000.00	
Capital and surplus:			
Capital stock subscribed and paid	626,660.00	617,534.00	
	<u>(140,718.00)</u>	<u>(289,765.00)</u>	
	Total Liabilities, Capital and Surplus	\$ 3,201,113.00	\$ 2,686,954.00

SURPLUSES

	<u>Decreases</u>	<u>Increases</u>
Net profit or loss		
Changes in unadmitted ledger assets	39,337.00	\$ 272,405.00
Changes in reserve for investment and contingencies	27,000.00	-
Dividends declared	60,246.00	
	<u>126,583.00</u>	<u>\$ 272,405.00</u>
Net increase		\$ 145,822.00
Capital stock subscribed and paid up and Surplus at beginning of year		327,769.00
Capital stock paid in during year		9,126.00
Premium on capital stock paid in during year		3,225.00
Capital stock and surplus at end of year - Surplus for reporting of:		
Deduct paid in capital stock at end of year		\$ 485,942.00
		<u>626,660.00</u>
Surplus per Balance Sheet (Deficit)		\$ (140,718.00)

(CANADA WEST INSURANCE COMPANY - Continued)

COMPARATIVE STATEMENT OF PROFIT AND LOSS

	Current Year	Prior Year
Unearned premiums included in liabilities at beginning of year	\$ 1,158,857.00	\$ 818,395.00
Net premiums written	<u>3,322,016.00</u>	<u>2,887,225.00</u>
Sub-Total	<u>\$ 4,480,873.00</u>	<u>\$ 3,705,620.00</u>
Less:		
Unearned premiums included in liabilities at end of year	<u>1,215,800.00</u>	<u>1,158,857.00</u>
Net premiums earned	<u>\$ 3,265,073.00</u>	<u>\$ 2,546,763.00</u>
Net claims incurred	<u>\$ 1,821,779.00</u>	<u>\$ 1,503,987.00</u>
Net adjustment expenses	<u>145,212.00</u>	<u>80,697.00</u>
Commissions and allowances	<u>544,380.00</u>	<u>373,837.00</u>
General expenses and taxes incurred	<u>680,796.00</u>	<u>582,508.00</u>
Total expenditure	<u>\$ 3,192,067.00</u>	<u>\$ 2,540,029.00</u>
Underwriting profit or (loss)	<u>\$ 73,006.00</u>	<u>\$ 6,734.00</u>
Other income and (expenditure)	<u>199,399.00</u>	<u>68,123.00</u>
Net profit or (loss)	<u>\$ 272,405.00</u>	<u>\$ 74,857.00</u>

EXHIBIT OF PREMIUMS IN FORCE IN CANADA

	Gross Premiums in Force	Reinsurance Premiums in Force	Net Premiums in Force
Property:			
Fire	\$ 570,635.00	\$ 37,384.00	\$ 543,451.00
Theft	2,102.00	-	2,102.00
Plate glass	2,743.00	-	2,743.00
Liability:			
Public liability	68,292.00	733.00	67,559.00
Automobile	<u>2,361,806.00</u>	<u>244,080.00</u>	<u>2,717,726.00</u>
Total	<u>\$ 3,605,778.00</u>	<u>\$ 272,177.00</u>	<u>\$ 3,333,581.00</u>

1972 Report of the Superintendent of Insurance

NOTE

THE FOLLOWING STATEMENTS OF THE COSMOPOLITAN LIFE ASSURANCE COMPANY WERE PREPARED FROM THE COMPANY'S RECORDS BY DELOITTE, HASKINS & SELLS, CHARTERED ACCOUNTANTS AT THE REQUEST OF THE LIQUIDATOR. THEY DID NOT CARRY OUT ANY AUDITING PROCEDURES WITH RESPECT TO THESE STATEMENTS, AND THEREFORE, DID NOT EXPRESS ANY OPINION CONCERNING THEM.

THE COSMOPOLITAN LIFE ASSURANCE COMPANY

HEAD OFFICE - EDMONTON, ALBERTA

Incorporated - 1962
 Commenced business in Alberta - 1963
 Licensed in the Province of Alberta only

OFFICERS

W. B. McMullen - Liquidator

DIRECTORS

W. B. McMullen - Liquidator

AUDITORS

See Note Above

DEPOSIT

With the Government of the Province of Alberta . . . \$551,631.59

CAPITAL STOCK

Capital stock authorized:	No. of shares 200,000	Par value \$10.00	Amount \$2,000,000.00
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	No. of Shares	Amount Subscribed	Amount Paid in Cash
At beginning of year	128,369	\$1,283,690.00	\$1,086,834.97
At end of year	128,369	\$1,283,690.00	\$1,086,834.97

PREMIUM ON CAPITAL STOCK

Total amount paid at beginning of year	\$1,078,856.19
Amount received during year	564.00
Total amount paid at end of year	\$1,079,420.19

(THE COSMOPOLITAN LIFE ASSURANCE COMPANY - Continued)

COMPARATIVE BALANCE SHEET (UNAUDITED)

	<u>ASSETS</u>		Prior Year 1970
	Current Year 1971	Prior Year 1970	
Bonds owned by the company	\$ 379,661.02		\$ 379,537.58
Mortgage loans on real estate	\$ 11,604.20		\$ 11,604.20
Less allowance for possible losses ...	4,599.75	--	
Loans	\$ 15,042.20		
Less allowance for possible loss of ..	16,114.80	--	* 15,042.20
Guaranteed investment certificates	179,216.59		179,216.59
Cash	14,750.67		7,803.41
Shares in Seaboard Life Insurance Company received in exchange for transfer of business in force	--		\$ 749,893.00
(Note: The Seaboard Life Insurance Company shares were disposed of in 1971 at a final loss of \$299,893.00 .	--		* 749,893.00
Note receivable - parent company	\$ 451,684.92		\$ 459,522.93
Less allowance for possible losses ...	451,684.92	--	* 459,522.93
Due from parent and affiliated companies:			
In trust (1970 Only)	\$ --		\$ 65,000.00
Due from parent and affiliated companies (Including 1970 in trust - ..	164,664.59		91,212.17
\$65,000.00)			
Less allowance for possible losses ...	164,664.59	--	\$ 156,212.17
Investment income due and accrued	\$ 12,007.74		\$ 12,287.93
Less allowance for possible losses ...	375.98	11,631.76	--
Outstanding assurance premiums and annuity considerations		2,497.71	6,793.90
Premium receivable on non-life portions of variable contracts		--	28,735.98
Due from Seaboard Life	5,631.48		--
Segregated Funds	182,799.13		140,144.28
	\$ 783,967.80		\$ 766,123.87

*Unadmitted assets
in total \$1,380,670.30

LIABILITIES, CAPITAL AND SURPLUS

	Current Year 1971	Prior Year 1970
Actuarial reserve for assurance and annuity contract in force \$	11,439.00	\$ 12,383.00
Amounts on deposit with the company, pertaining to assurance and annuity contracts and including interest accumulations	311.19	2,816.68
Assurance premiums and annuity considerations, received in advance	--	8,348.42
Due to Segregated Fund	181,752.54	135,236.54
Taxes, licenses and fees, due and accrued	5,360.00	38,400.00
General and investment expenses, due and accrued	56,809.19	14,277.42
Borrowed money and interest thereon due and accrued	10,209.28	5,000.00
Portion of premium on variable contracts to be transferred to Segregated Fund upon payment	1,698.08	28,735.98
Segregated Fund	182,799.13	140,144.28
Due to Seaboard Life	--	3,861.76
10% Note Payable; due March 15, 1971	--	458,013.70
Investment reserves	29,139.77	42,910.80
TOTAL LIABILITIES	\$ 479,518.18	\$ 890,128.58
Capital stock paid	1,086,834.97	1,086,834.97
Surplus in shareholders fund	463,415.98	18,171.47
Surplus in assurance and annuity funds	(1,245,801.33)	(1,229,011.15)
	\$ 783,967.80	\$ 766,123.87

(THE METROPOLITAN LIFE ASSURANCE COMPANY - Continued)

SUMMARY OF OPERATIONS (UNAUDITED)

	Current Year 1971	Prior Year 1970
Premiums and annuity considerations--		
life insurance and annuities	\$ 62,833.84	\$ 198,429.90
Net investment income	20,889.92	36,751.86
Recovery--non-admitted assets	--	3,452.52
Cash surrender value charges	550.00	--
TOTAL INCOME	\$ 84,273.76	\$ 238,644.28
Claims incurred--life insurance and annuities	\$ 2,934.27	\$ 31,679.88
Normal increase in actuarial reserve (decrease)	(944.00)	(69,920.00)
Taxes, licenses and fees, excluding investment taxes (recovered)	(31,714.20)	39,128.49
Commissions on insurance premiums and annuity considerations	(4,076.62)	78,838.29
General expenses	77,460.48	199,110.65
Allocation to Segregated Fund	69,403.63	101,678.50
Write off of non-admitted assets	430.16	--
Negotiation expense	--	13,307.26
Administration expenses recovered from Seaboard Life Insurance Company	--	(17,200.00)
Total	\$ 113,491.72	\$ 376,623.07
Balance carried to Surplus Account (decrease)	\$ (29,217.96)	\$ (137,978.79)

SURPLUS ACCOUNT (UNAUDITED)

	Current Year 1971	Prior Year 1970
Surplus, December 31, prior year		
In shareholders fund	\$ 18,171.47	\$ 672,289.33
In assurance and annuity funds	(1,229,011.15)	\$(1,210,839.68)
	\$ (1,111,870.04)	\$ (438,980.71)
Increases:		
Decrease in special reserves -		
investment	\$ 13,771.03	\$ 19,494.43
Premium on capital stock	564.00	1,343.25
Extraordinary gain - sale of life insurance business and undertaking excluding variable fund contracts.		
(Note: See note to balance sheet. The shares were disposed of in 1971 at a final loss of \$239,893.00)	--	749,893.00
Decrease in unadmitted assets	1,380,670.30	--
Adjustment - 1970 Premium on Capital stock	1,343.25	1,396,348.58
	\$ 185,508.90	--
	\$ 185,508.90	\$ 770,730.68
Decreases:		
Increase in unadmitted assets	\$ --	\$ 1,380,670.30
Loss on sale of Seaboard Life Insurance Company shares	299,893.00	--
Balance carried from Summary of Operations	29,217.06	137,378.79
Provision for loss on mortgages and notes receivable and accrued interest thereon	21,090.53	--
Adjustment - 1970 Premium on Capital stock	1,343.25	--
Provision for loss:		
Note receivable -		
Parent Company	\$451,584.92	
Amount due from parent and affiliated company 164,664.59	616,349.51	
Net capital loss on investments	--	967,894.25
	--	23,940.56
	--	1,542,589.65
Surplus, December 31,		
In shareholders fund	\$ 463,415.98	\$ 18,171.47
In assurance and annuity funds	(1,245,801.33)	\$(1,229,011.15)
	\$ (782,385.35)	\$ (1,210,839.68)

TABLE IX

THE EDMONTON CANADIAN INSURANCE COMPANY

HEAD OFFICE - EDMONTON, ALBERTA

Incorporated - 1957
 Commenced business in Alberta - 1959
 Licensed in the Province of Alberta only

OFFICERS

D. D. McKay	President and Chairman of the Board
S. Henty	Secretary-Treasurer
H. S. Villett	Managing Director

DIRECTORS

D. D. McKay - Toronto, Ontario	H. S. Villett - Edmonton, Alberta
S. Henty - Toronto, Ontario	D. E. Ripley - Edmonton, Alberta
S. E. Radforth - Toronto, Ontario	W. J. S. Wilson - Edmonton, Alberta
J. G. Purser - Toronto, Ontario	K. Goegel - Calgary, Alberta
	P. S. Boyd - Calgary, Alberta

AUDITORS

Ernst and Ernst

DEPOSIT

With the Government of the Province of Alberta - \$105,000.00

CAPITAL STOCK

		COMMON		
		No.	Par Value	Amount
Authorized		5,000	\$100.00	\$ 500,000.00
Subscribed		2,126	\$100.00	\$ 212,600.00
Paid in Cash (or Stock Dividend)				\$ 212,600.00

(THE EDMONTON CANADIAN INSURANCE COMPANY - Continued)

COMPARATIVE BALANCE SHEET

	<u>ASSETS</u>	<u>Current Year</u>	<u>Prior Year</u>
Investment:			
Bonds	\$ 471,945.00	\$ 247,881.00	
Stocks	207,987.00	47,178.00	
Secured loans - Term deposits	25,000.00	150,000.00	
Summary of Investments	<u>\$ 704,932.00</u>	<u>\$ 445,059.00</u>	
Investment income due and accrued	28,295.00	65,327.00	
Amounts due from agents and brokers	7,607.00	3,611.00	
Amounts owing by reinsurers	122,146.00	165,869.00	
Other assets	25,065.00	33,855.00	
Less: Assets not admitted	120,252.00	10,719.00	
Deduct: Assets not admitted	115,628.00	2,049.00	
Total Assets Admitted	<u>\$ 892,669.00</u>	<u>\$ 722,391.00</u>	
LIABILITIES			
Unearned premiums extended at 80%	\$ 379,073.00	\$ 299,580.00	
Provision for unpaid claims	235,073.00	138,469.00	
Provision for adjustment expenses of unpaid claims	32,660.00	20,107.00	
Agents' and brokers' credit balances	4,521.00	344.00	
Amounts owing on reinsurance contracts	43,017.00	33,461.00	
Expenses due and accrued - Trade	300.00	-	
- Taxes	22,613.00	14,519.00	
Total Liabilities	<u>\$ 743,055.00</u>	<u>\$ 547,921.00</u>	
Deferred Liability: Note due Parent Co.	110,082.00	110,082.00	
Reserves:			
Investment and contingencies	7,500.00	14,210.00	
Capital and Surplus:			
Capital stock subscribed and paid	212,600.00	212,600.00	
Surplus	(180,568.00)	(162,422.00)	
Total Liabilities, Capital and Surplus	<u>\$ 892,669.00</u>	<u>\$ 722,391.00</u>	
SURPLUS			
	<u>Decreases</u>	<u>Increases</u>	
Net increase or decrease	\$ 21,359.00	\$ -	
Capital stock subscribed and paid up and Surplus at beginning of year	3,497.00	-	
Net increase or decrease	<u>\$ (18,146.00)</u>	<u>\$ 50,178.00</u>	
Capital stock and surplus at end of year - Surplus for protection of policyholders	\$ 32,032.00	-	
Deduct paid in capital stock at end of year	212,600.00	-	
Surplus per Balance Sheet - Deficit	\$(180,568.00)	-	

(THE EDMONTON CANADIAN INSURANCE COMPANY - Continued)

COMPARATIVE STATEMENT OF PROFIT AND LOSS

	<u>Current Year</u>	<u>Prior Year</u>
Unearned premiums included in liabilities at beginning of year	\$ 299,580.00	\$ 242,593.00
Net premiums written	<u>811,181.00</u>	<u>483,190.00</u>
Less:		
Sub-Total	\$ 1,110,761.00	\$ 725,783.00
Unearned premiums included in liabilities at end of year	<u>379,073.00</u>	<u>299,580.00</u>
Net premiums earned	\$ 731,688.00	\$ 426,203.00
Net claims incurred	\$ 458,748.00	\$ 282,184.00
Net adjustment expenses	38,079.00	28,650.00
Commissions and allowances	149,021.00	141,417.00
General expenses and taxes incurred	<u>138,895.00</u>	<u>12,784.00</u>
Total expenditure	\$ 784,743.00	\$ 465,035.00
Underwriting profit or (loss)	\$ (53,055.00)	\$ (38,832.00)
Other income and expenditure	31,696.00	14,765.00
Re-Organization expense	<u>-</u>	<u>(110,082.00)</u>
Net profit or (loss)	\$ (21,359.00)	\$ (134,149.00)

EXHIBIT OF PREMIUMS IN FORCE IN CANADA

	<u>Gross Premiums in Force</u>	<u>Reinsurance Premiums in Force</u>	<u>Net Premiums in Force</u>
Property:			
Fire	\$ 343,812.00	\$ 93,923.00	\$ 249,889.00
Personal property	99,317.00	29,475.00	69,842.00
Real property	59,813.00	19,907.00	39,906.00
Theft	670.00	42.00	628.00
Plate glass	881.00	6.00	875.00
Liability:			
Public liability	55,314.00	14,777.00	40,537.00
Employers' liability	42.00	12.00	30.00
Automobile	<u>774,424.00</u>	<u>172,323.00</u>	<u>602,101.00</u>
Total	\$ 1,334,273.00	\$ 330,465.00	\$ 1,003,808.00

TABLE X

FINANCIAL LIFE ASSURANCE COMPANY

HEAD OFFICE - EDMONTON, ALBERTA

Incorporated - 1964
 Commenced business in Alberta - 1964
 Licensed in the Province of Alberta only

OFFICERS

B. D. Stanton	Chairman of the Board
G. H. Pearce	President
R. D. McDonald	Secretary
R. D. McDonald	Treasurer
Milliman & Robertson - Consulting Actuaries	

SHAREHOLDERS DIRECTORS

R. L Brower	R. D. McDonald
L. C. Leitch	G. H. Pearce
R. K. McConnell	B. D. Stanton
D. S. MacDonald	J. L. Bodie

POLICYHOLDERS DIRECTORS

E. Demkiw
K. M. Millar
H. L. D. Perrv

AUDITORS

Price, Waterhouse & Company, Chartered Accountants, Edmonton, Alberta

DEPOSIT

With the Government of the Province of Alberta \$549,000.00

CAPITAL STOCK

Capital stock authorized:	No. of shares	Par Value	Common	7½% Preferred	Amount
			No. of Shares	No. of Shares	paid in cash
			Preferred	Common	
At beginning of year .....	..		117,371		\$ 1,053,713.00
During year	19,500		..		195,000.00
total	19,500		117,371		\$ 1,248,713.00
Deduct forfeitures or cancellations .....	..		13,333		13,333.00
At end of year	19,500		104,038		\$ 1,235,380.00

PREMIUM ON CAPITAL STOCK

Total amount paid at beginning of year	\$ 923,229.00
.....	..
Total amount paid at end of year	\$ 923,229.00

(FINANCIAL LIFE ASSURANCE COMPANY - Continued)

BALANCE SHEET (DECEMBER 31, 1971)ASSETS

Bonds	\$ 692,183.94
Less - investment valuation reserve	<u>(35,958.37)</u>
Bonds owned by the company	\$ 656,325.57
Policy loans	28,290.23
Deposits with trust companies for investment:	
Term deposits - Bank of Montreal	53,850.00
Cash	349,265.36
Investment income due and accrued	7,738.37
Outstanding life insurance premiums and annuity considerations	7,444.22
Due from Reinsurer - Prepaid Reinsurance Premiums	78,380.00
Due from Segregated Fund	18,753.64
Other receivables	118,203.37
Segregated Funds	<u>337,414.36</u>
Total Assets	\$ 1,555,725.14

LIABILITIES, CAPITAL AND SURPLUS

Actuarial reserve for life insurance and annuity contracts in force	\$ 397,323.00
Amounts on deposit with the company, pertaining to insurance and annuity contracts and including interest accumulations	34,215.36
Insurance premiums and annuity considerations received in advance, including \$ - accident and sickness premiums	5,395.86
Taxes, licences and fees due and accrued	(1,708.26)
General and investment expenses, due and accrued	70,552.90
Amounts received but not yet allocated	12,490.16
Segregated Funds	337,414.36
Due to Reinsurers - Expense allowances received in advance	<u>11,471.52</u>
Total Liabilities	\$ 867,154.90
Capital stock paid	1,235,380.00
Surplus in shareholders fund	616,779.07
Surplus in insurance and annuity funds	<u>(1,163,588.83)</u>
Grand Total	\$ 1,555,725.14

SUMMARY OF OPERATIONS

Premiums and annuity considerations:	
Life insurance and annuities	\$ 453,255.86
Accident and sickness insurance	<u>-</u>
Net investment income	\$ 40,245.34
Segregated fund management fee	1,450.98
Reinsurance profit sharing	2,377.06
Coinsurance income	78,073.64
Miscellaneous revenue	<u>341.85</u>
Total Income	\$ 575,744.73
Claims incurred under insurance and annuity contracts, other than under settlement annuities:	
Life insurance and annuities	\$ 35,665.62
Accident and sickness insurance	<u>-</u>
Normal increase in actuarial reserve	\$ 229,721.95
Interest credited to amounts on deposit with the company	423.88
Interest on claims	374.10
Taxes, licences and fees, excluding investment taxes	10,662.75
Commissions on insurance premiums and annuity considerations	119,393.60
General expenses	<u>310,098.68</u>
Total Expenses	\$ 796,240.67
Balance carried to surplus account	<u>\$ (130,495.94)</u>

(FINANCIAL LIFE ASSURANCE COMPANY - Continued)

SURPLUS ACCOUNT

Surplus December 31, 1970:		
In shareholders fund	\$ 593,242.38	
In insurance and annuity funds	(1,032,967.89)	\$ (439,725.51)
 Increases:		
Decrease in Investment Valuation Reserve	\$ 11,871.12	
Partially paid shares forfeited		13,333.00
Total increases	\$ 25,204.12	
 Decreases:		
Balance carried from summary of operations	\$ 130,495.94	
Net capital loss on investments		125.00
Increase in special reserves: Share issue and transfer agent expenses		1,667.43
Total decrease before dividends to shareholders	\$ 132,288.37	
 Net increase before dividends to shareholders	\$ (107,084.25)	
Dividends to shareholders		
Total	\$ (107,084.25)	
 Surplus December 21, 1971:		
In shareholders fund	\$ 616,779.07	
In insurance and annuity funds	(1,163,588.83)	\$ (546,809.76)

TABLE XI

M E N N O N I T E M U T U A L R E L I E F I N S U R A N C E
C O M P A N Y L I M I T E D

HEAD OFFICE - COALDALE, ALBERTA

Incorporated - 1960
Commenced business in Alberta - 1961
Licensed in the Province of Alberta only

OFFICERS

Jacob P. Doerksen	President
E. S. Boettger	Vice President
Jake Retzloff	Secretary
Jacob J. Klassen	General Manager
	Treasurer

DIRECTORS

Jacob P. Doerksen - Gem, Alberta	Willard Penner - Grossy Lake, Alberta
E. S. Boettger - Tofield, Alberta	Henry W. Braub - Rosemary, Alberta
Jake Retzloff - Calgary, Alberta	H. G. Sukau - Sexsmith, Alberta
John Van Bergen - Gem, Alberta	George J. Klassen - Coaldale, Alberta
Jacob J. Klassen - Coaldale, Alberta	

AUDITORS

John Gossen

DEPOSIT

With the Government of the Province of Alberta \$25,000.00

COMPARATIVE BALANCE SHEET

	Current Year	Prior Year
	ASSETS	
Investments:		
Bonds	\$ 219,000.00	\$ 208,868.75
Secured loans	<u>5,000.00</u>	<u>5,000.00</u>
Summary of investments (Sub-Total)	\$ 224,000.00	\$ 213,868.75
Cash	<u>20,283.60</u>	<u>10,814.31</u>
Total assets admitted	\$ 244,283.60	\$ 224,682.96
	<u><u> </u></u>	<u><u> </u></u>
	<u>LIABILITIES</u>	
Surplus	\$ 244,283.60	\$ 224,682.96
	<u><u> </u></u>	<u><u> </u></u>

(MENNONITE MUTUAL RELIEF INSURANCE COMPANY LTD. - Continued)

SURPLUS

Capital stock subscribed and paid up and surplus at beginning of year	\$ 224,682.96
Surplus 1971	<u>19,600.64</u>
Surplus per Balance Sheet	\$ 244,283.60

COMPARATIVE STATEMENT OF PROFIT AND LOSS

	<u>Current Year</u>	<u>Prior Year</u>
Net premiums written	\$ 23,008.39	\$ 26,523.36
Net premiums earned	\$ 23,008.39	\$ 26,523.36
Net claims incurred	\$ 15,652.54	\$ 14,111.96
General expenses and taxes incurred	<u>3,875.29</u>	<u>6,961.53</u>
Underwriting profit or (loss)	\$ 19,577.85	\$ 21,073.49
Underwriting profit or (loss)	\$ 3,480.56	\$ 5,449.87
Other income and (expenditure)	<u>16,120.08</u>	<u>12,878.08</u>
.	\$ 18,327.95	\$ 18,327.95

TABLE XII

PARAMOUNT LIFE INSURANCE COMPANY

HEAD OFFICE - CALGARY, ALBERTA

Incorporated - 1964
 Amended - 1965
 Commenced business in Alberta - 1964
 Licensed in the Province of Alberta only

OFFICERS

Lynn C. Broadbent	Chairman of the Board
Willis L. Wright	President
Paul W. Haycock	Secretary
Paul W. Haycock	Treasurer
Karl H. Bodon	Executive Vice-President
Karl H. Bodon	General Manager

DIRECTORS

Orson T. Bingham	- Raymond, Alberta	Grant Inkley	- Salt Lake City, Utah
Karl H. Bodon	- Calgary, Alberta	Helen Jager	- Calgary, Alberta
Lynn C. Broadbent	- Alpine, Utah	Robert H. Walker	- Calgary, Alberta
Paul W. Haycock	- Calgary, Alberta	Willis L. Wright	- Salt Lake City, Utah
	Hugh W. Laycock - Lethbridge, Alberta		

AUDITORS

Peat, Marwick, Mitchell & Co., Chartered Accountants, Calgary, Alberta

DEPOSIT

With the Government of the Province of Alberta \$575,000.00

CAPITAL STOCK

Capital stock authorized:	No. of shares	Par value	Amount	\$3,000,000.00
At beginning of year	124,279	\$ 1,242,790.00	\$ 1,242,790.00	
At end of year	124,279	\$ 1,242,790.00	\$ 1,242,790.00	

Note: Includes 50,000 shares exchanged for shares of American Western Life Insurance Company of Salt Lake City, Utah, U.S.A.

PREMIUM ON CAPITAL STOCK

Total amount paid at beginning of year	\$ 686,121.75
Amount received during year	\$ --
Total amount paid at end of year	\$ 686,121.75

(PARAMOUNT LIFE INSURANCE COMPANY - Continued)

BALANCE SHEET (DECEMBER 31, 1971)ASSETS

Bonds owned by the company	\$ 1,302,890.26
Stocks owned by the company	274,733.90
Mortgage loans on real estate	34,332.76
.....	14,427.87
Deposits with trust companies for investment:	
Alberta Wheat Pool Demand Note	50,000.00
.....	81,890.58
Due from reinsurance companies	150,396.00
Notes receivable	58,726.33
Investment income, due and accrued	31,283.34
Outstanding life insurance premiums and annuity considerations	3,965.71
Due from American Western marketing	28,120.07
100,000 shares of American Western Life Insurance Company common stock valued at \$500,000.00 are not to be relied upon for purposes of Section 42 of The Alberta Insurance Act	500,000.00
Segregated funds	576,915.59
Total assets	\$ 3,107,682.41

LIABILITIES, CAPITAL AND SURPLUS

Actuarial reserve for life insurance and annuity contracts in force	\$ 949,958.00
Aggregate reserve for accident and sickness insurance	209.14
Outstanding claims under insurance and annuity contracts, including provision for unreported claims	9,396.70
Amounts on deposit with the company, pertaining to insurance and annuity contracts and including interest accumulations	250,425.88
Insurance premiums and annuity considerations received in advance, including accident and sickness premiums (includes premium suspense)	36,835.93
Partially earned investable savings amounts	55,505.00
Taxes, licences, and fees, due and accrued	36,937.31
Commissions on insurance premiums and annuity considerations, due and accrued: Life and annuity \$25,343.45; Accident and sickness \$ --	25,343.45
General and investment expenses, due and accrued	37,132.82
Amounts received but not yet allocated and due to segregated fund	34,871.47
Segregated funds	576,915.59
.....	64.10
.....	5,470.11
Total liabilities	\$ 2,073,065.50
Surplus in shareholders fund	1,242,790.00
.....	566,121.75
.....	(84,314.54)
Total	\$ 3,107,682.41

SUMMARY OF OPERATIONS

Premiums and annuity considerations: Life insurance and annuities	\$ 2,281,949.50
Accident and sickness insurance	2,679.06
.....	\$ 2,284,628.56
.....	96,893.10
.....	1,087.30
.....	8,993.23
.....	175,000.00
.....	\$ 2,566,602.19
Claims incurred under insurance and annuity contracts, other than under settlement annuities	
Life Insurance annuities	\$ 61,085.66
Accident and sickness insurance	3,854.32
.....	\$ 64,939.98
Normal increase in actuarial reserve	332,639.39
Interest credited amounts on deposit with the company	6,178.14
Taxes, licences and fees, excluding investment taxes	29,269.12
Commissions on insurance premiums and annuity considerations	744,347.38
Dividends to policyholders	395,420.51
Pure endowments to policyholders	273,743.91
.....	697,413.36
.....	71,000.81
.....	\$ 2,614,952.60
Balance carried to surplus account	\$ (48,350.41)

(PARAMOUNT LIFE INSURANCE COMPANY - Continued)

SURPLUS ACCOUNT

Surplus, December 31, 1970:		
In shareholders fund	\$ --	
In insurance and annuity funds	<u>(915,800.04)</u>	\$ <u>(915,800.04)</u>
 Increases:		
Net capital gain on investments	\$ 39,186.76	
Decrease in investment valuation reserve	34,934.20	
Surplus debenture	<u>61,275.00</u>	
Total increase	\$ 135,395.96	
 Decreases:		
Balance carried from summary of operations	\$ 48,350.41	
Net capital loss on investments	51,934.62	
Expenses relative to filing of a prospectus for the sale of the shares held by the Company in American Western Life Insurance Company	<u>13,605.73</u>	
Total decrease	\$ 113,890.76	
Net increase	\$ 21,505.20	
 Surplus, December 31, 1971:		
In shareholders fund	\$ --	
In insurance and annuity funds	<u>(894,294.84)</u>	\$ <u>(894,294.84)</u>

TABLE XIII

THE PROFESSIONAL LIFE INSURANCE COMPANY

HEAD OFFICE - CALGARY, ALBERTA

Incorporated - 1969
 Commenced business in Alberta - 1971
 Licensed in the Province of Alberta only

OFFICERS

James E. Wood, C.L.U.	Chairman of the Board
William L. Walsh	President
J. Robert Heydenreich, C.L.U.	Vice-President
E. R. J. McGregor, C.A.	Secretary
E. R. J. McGregor, C.A.	Treasurer
Crawford E. Laing Ltd.	Actuary

DIRECTORS

W. L. Walsh	G. L. Locke, D.D.S.
W. M. Taskey, M.D.	E. R. J. McGregor, C.A.
A. Fink, Ph.D., M.D.	R. H. O'Connor, P.Geol.
J. Robert Heydenreich, C.L.U.	

AUDITORS

Touche Ross and Company - Calgary, Alberta

DEPOSIT

With the Government of the Province of Alberta - \$550,000.00

CAPITAL STOCK

Capital stock authorized:	No. of shares	250,000	Par value	\$10.00	Amount	\$2,500,000.00
	No. of shares		Amount subscribed		Amount paid in cash	
At beginning of year	53,295		\$ 532,950.00	\$	532,950.00	
At end of year	53,295		\$ 532,950.00	\$	532,950.00	

PREMIUM ON CAPITAL STOCK

Total amount paid at beginning of year	\$ 513,450.00
Amount received during year	\$ --
Total amount paid at end of year	\$ 513,450.00

(THE PROFESSIONAL LIFE INSURANCE COMPANY - Continued)

BALANCE SHEET (DECEMBER 31, 1971)ASSETS

Bonds owned by the company	\$ 728,954.00
Stocks owned by the company	26,000.00
Bank term deposit with the Canadian Imperial Bank of Commerce, 4½% due May 12, 1972 (assigned as collateral on pre-authorized cheque plan)	10,000.00
Cash	59,654.00
Accounts receivable	10,564.00
Investment income, due and accrued	13,473.00
Outstanding life insurance premiums and annuity considerations	4,124.00
Note receivable due December 31, 1972 from ROMOCO International Associates Ltd. Plus accrued interest thereon	100,000.00 7,110.00
Non-admitted assets:	
Advances to agents and regional managers (\$24,724.00)	
Advances to directors and officers (\$16,627.00)	
Segregated funds	55,010.00
Total assets	\$ 984,889.00

LIABILITIES, CAPITAL AND SURPLUS

Actuarial reserve for life insurance and annuity contracts in force	\$ 10,167.00
Amounts on deposit with the company, pertaining to insurance and annuity contracts and including interest accumulations	3,710.00
Other policy and contract liabilities, not included above	4,562.00
Taxes, licences, and fees, due and accrued	845.00
General and investment expenses, due and accrued	6,053.00
Borrowed money and interest thereon due and accrued (RML Management Ltd.)	45,000.00
Amounts received but not yet allocated (due to segregated funds)	25,010.00
Segregated funds	25,010.00
Miscellaneous liabilities: Premiums due to reinsurer	11,306.00
Reserve for possible loss on note receivable (ROMOCO)	107,110.00
Total liabilities	\$ 388,773.00
Capital stock paid	532,950.00
Surplus in shareholders fund	263,054.00
Deficit in insurance and annuity funds	(49,888.00)
Total liabilities, capital and surplus	\$ 984,889.00

SUMMARY OF OPERATIONS

Premiums and annuity considerations: Life insurance and annuities	\$ 128,488.00
Net investment income (including segregated funds - nil)	53,685.00
Gain (or loss) on sale of segregated fund assets	Nil
Unrealized appreciation (or depreciation) on segregated fund assets	Nil
Total income	\$ 182,173.00
Claims incurred under insurance and annuity contracts other than under settlement annuities:	
Life insurance and annuities	\$ 4,204.00
Normal increase in actuarial reserve	10,167.00
Interest credited to amounts on deposit with the company	68.00
Interest credited to segregated funds	728.00
Taxes, licences and fees, excluding investment taxes	1,389.00
Commissions on insurance premiums and annuity considerations	70,298.00
General expenses	120,925.00
Amounts allocated to segregated funds (net of redemptions)	24,282.00
Total expenditure	\$ 232,061.00
Balance carried to surplus account (deficit)	\$ (49,888.00)

(THE PROFESSIONAL LIFE INSURANCE COMPANY - Continued)

SURPLUS ACCOUNT

Surplus, December 31, 1970:			
In shareholders fund	\$ 369,324.00		
In insurance and annuity funds		\$ 369,324.00	
Increases:			
Net capital gain on investments		\$ 6,961.00	
Total increases		\$ 6,961.00	
Decreases:			
Balance carried from summary of operations		\$ 49,888.00	
Reserve for possible loss on note receivable (ROMOCO)		107,110.00	
Adjustment re 1970 formative and preliminary expenses		6,121.00	
Total decreases		\$ 163,119.00	
Net increase		\$ (156,158.00)	
Surplus, December 31, 1971:			
In shareholders fund	\$ 263,054.00		
In insurance and annuity funds (Deficit)		(49,888.00)	\$ 213,166.00

TABLE XIV

ROCKY MOUNTAIN LIFE INSURANCE COMPANY

HEAD OFFICE - CALGARY, ALBERTA

Incorporated - 1965
 Commenced business in Alberta - 1966
 Licensed in the Province of Alberta only

OFFICERS

James E. Wood, C.L.U.	Chairman of the Board
James E. Wood, C.L.U.	President
E. John Ewens, C.A.	Secretary
E. John Ewens, C.A.	Treasurer
Crawford E. Laing Ltd.	Consulting Actuaries

DIRECTORS

James E. Wood, C.L.U.	Sen. Donald Cameron
Raymond J. Hannigan	Harris S. Wood, D.D.S.
Hal L. Nutt	Harvey A. Reist, M.D.
Norman S. Nichols, C.L.U.	E. John Ewens, C.A.

AUDITORS

Touche, Ross and Co. Calgary, Alberta

DEPOSIT

With the Government of the Province of Alberta \$555,500.00

CAPITAL STOCK

Capital stock authorized:-- No. of shares 250,000 Par Value \$10.00 Amount \$2,500,000.00

	No. of shares	Amount subscribed	Amount Paid in cash
At beginning of year	72,649	\$ 726,490.00	\$ 726,490.00
During year	90	100.00	900.00
At end of year	72,739	\$ 727,390.00	\$ 727,390.00

PREMIUM ON CAPITAL STOCK

Total amount paid at beginning of year	\$ 758,988.00
Amount received during year	900.00
Total amount paid at end of year	\$ 759,888.00

(ROCKY MOUNTAIN LIFE INSURANCE COMPANY - Continued)

BALANCE SHEET (DECEMBER 31, 1971)

<u>ASSETS</u>	\$
Bonds owned by the company	702,806.00
Policy loans	122,776.00
Bank term deposits - Royal Bank, 6 1/4%, due January 26, 1972	50,000.00
Cash	4,761.00
Investment income, due and accrued	16,360.00
Outstanding life insurance premiums and annuity considerations	150,807.00
Accrued interest	1,396,126.00
Total assets	\$ 3,045,636.00

LIABILITIES, CAPITAL AND SURPLUS

Actuarial reserve for life insurance and annuity contracts in force	\$ 855,585.00
Outstanding claims under insurance and annuity contracts	28,691.00
Accrued interest	1,396,126.00
Amounts on deposit with the company, pertaining to life insurance and annuity contracts and including interest accumulations	478,364.00
Other policy and contract liabilities, not included above	23,633.00
Provision for dividends to policyholders payable in the following year	75,281.00
Taxes, licences, and fees, due and accrued	30,104.00
Commissions on insurance premiums and annuity considerations, due and accrued:	
Life and annuity \$2,042.00 Accident and Sickness \$ --	1,485.00
General and investment expenses, due and accrued	34,440.00
Amounts due to Segregated Funds from General Fund	77,002.00
Interest account	1,998,126.00
Miscellaneous liabilities:	
Due to The Professional Life Insurance Company	8,970.00
Other liabilities due or accrued	85,640.00
Interest account and segregated fund contributions included in premiums receivable	19,223.00
Allowance for deficiency in market value of investments	100,201.00
Interest account	37,606.00
Capital stock paid	\$ 3,914,443.00
Surplus in insurance and annuity funds	727,390.00
Surplus in insurance and annuity funds	229,912.00
Surplus in insurance and annuity funds	(1,826,109.00)
Grand Total	\$ 3,045,636.00

SUMMARY OF OPERATIONS

Premiums and annuity considerations: Life insurance and annuities	\$ 2,293,075.00
Net investment income	61,901.00
Miscellaneous revenue:	
Management fees	15,257.00
Administrative fees and other income	33,811.00
Total income	\$ 2,404,044.00
Claims incurred under insurance and annuity contracts, other than under settlement annuities:	
Life insurance and annuities	137,213.00
Normal increase in actuarial reserve	389,376.00
Expenditures not allowed as admitted assets	22,449.00
Interest account	37,791.00
Commissions on insurance premiums and annuity considerations	398,379.00
General expenses	938,584.00
Interest account	1,221,095.00
Amounts credited to policyholders' Accumulation Accounts	63,363.00
Expenditures not allowed as admitted assets	182,690.00
Total	\$ 3,390,940.00
BALANCE CARRIED TO SURPLUS ACCOUNT	\$ (986,896.00)

(ROCKY MOUNTAIN LIFE INSURANCE COMPANY - Continued)

SURPLUS ACCOUNT

Surplus, December 31, 1970:		
In shareholders fund	\$ 575,801.00	
In insurance and annuity funds	(790,559.00)	\$ (214,758.00)
Increases:		
Decrease of marketable securities valuation reserve	\$ 36,415.00	
Advances to directors and officers charged to insurance and annuity funds, in prior years reallocated to shareholders funds	5,014.00	
Decrease in actuarial reserves resulting from changes in coinsurance and reinsurance arrangements	53,007.00	
Premium on sale of capital stock	900.00	
Total Increase	\$ 95,416.00	
Decreases:		
Balance carried from summary of operations	\$ 986,896.00	
Net capital loss on investments	8,533.00	
Provision for 1968, 1969, and 1970 premium tax payable	66,755.00	
Investments not allowed as admitted assets:		
Advances to associated companies	337,811.00	
Advances to directors and officers	36,500.00	
Increase in actuarial reserves due to changes in valuation bases	20,000.00	
Actuarial errors from previous year	20,000.00	
Total Decrease	\$ 1,476,655.00	
Net Increase	\$ (1,381,439.00)	
Surplus, December 31, 1971:		
In shareholders fund	\$ 330,912.00	
In insurance and annuity funds	(1,826,109.00)	\$ (1,596,197.00)

ROCKY MOUNTAIN LIFE INSURANCE COMPANYNOTES TO FINANCIAL STATEMENTSDECEMBER 31, 1971**1. COMPANY OPERATIONS**

The company was incorporated by Chapter 119 of the Statutes of Alberta 1965, assented to April 12, 1965. The company was licensed on January 1, 1966 and commenced business on that date. On May 30, 1972 the company's license to sell insurance was cancelled by the Government of the Province of Alberta under the provisions of The Alberta Insurance Act. Refer to Note 15(b).

2. VALUATION OF SECURITIES

Bonds and debentures have been disclosed on the statement of financial position at amortized cost. The marketable securities valuation reserve has been decreased to \$37,698.00 at December 31, 1971, a reduction of \$36,415.00 in 1971. This reserve, as required by The Alberta Insurance Act, recognizes the deficiency of the market value below amortized cost of all bonds and debentures other than those issued or guaranteed by the Federal Government or the provinces of Canada. Refer to Note 15(c) for disposition of investments in 1972.

3. WARRANTS

Warrants to purchase 10,000 common shares at \$20.00 each have been issued to certain individuals instrumental in the formation of the company. The warrants must be exercised prior to December 31, 1972 at which date the warrants will be void. To date, none of these warrants have been exercised.

4. OPTIONS

4,810 shares out of an original 5,000 shares are reserved for options granted or to be granted by the Board of Directors to employees, other than officers and directors, to purchase shares at \$20.00 each. The options must be exercised within five years from the date of granting. Any options not exercised within five years from that date shall be void. To December 31, 1971, 3,210 such options have been granted of which 190 options had been exercised.

(ROCKY MOUNTAIN LIFE INSURANCE COMPANY - Continued)

A further 10,000 shares are reserved for sales incentive options to be granted to company sales personnel, to purchase shares at \$20.00 each. These options must be exercised within five years from the date of granting and any options not exercised within five years from that date shall be void. To December 31, 1971, 5,805 such options have been granted.

At the annual meeting of the shareholders held February 28, 1969 the shareholders authorized the reservation of an additional 1,000 shares for sales incentive options and an additional 2,000 shares for options to employees other than sales personnel. These options are exercisable at 85% of the market value of the shares at the date the options are granted. To date, no options in respect of these shares have been granted.

5. SHARE CAPITAL

During the year ended December 31, 1971, 90 shares were issued for cash, as a result of employees' options being exercised.

6. ADVANCES TO ASSOCIATED COMPANIES

Advances to associated companies at December 31, 1971 and December 31, 1970 consisted of the following:

	1971	1970
Romoco Holdings Ltd.	\$269,808.00	\$172,058.00
Romoco International Associates Ltd.	21,866.00	--
R.M.L. Management Ltd.	42,895.00	31,188.00
Rocky Mountain General Insurance Company	3,243.00	--
Professional Life Insurance Company	--	2,830.00
	<u>\$337,812.00</u>	<u>\$206,076.00</u>

Romoco Holdings Ltd., and Romoco International Associates Ltd. are companies incorporated under the Alberta Companies Act formed to assist in the original financing of various activities. Romoco Holdings Ltd. and Romoco International Associates Ltd. were principally engaged in the formation and development of various insurance companies. The costs incurred in these activities were financed primarily by means of non-interest bearing notes, bank and other demand loans, and by advances from Rocky Mountain Life Insurance Company. The nature of the assets of Romoco Holdings Ltd. was such that it was not possible for that Company to convert its assets into cash and thus enable Romoco Holdings Ltd. to repay its indebtedness to Rocky Mountain Life Insurance Company. Any recovery of these advances was thus dependent on the successful financing and operation of the various insurance companies to which Romoco Holdings Ltd. had advanced monies.

Rocky Mountain General Insurance Company was incorporated in 1970 by Private Act of the Legislature of the Province of Alberta known as Chapter 121 of the 1970 Session which was assented to on the 15th day of April 1970. The company was formed to market general insurance in the fields of automobile, home and personal fire insurance. The company did not obtain the minimum capitalization required under The Alberta Insurance Act and has not been granted a licence to sell insurance. The company has retained its charter but is presently dormant with no appreciable assets.

The activities of R.M.L. Management Ltd. are more fully described in Note 7.

The advances to the above associated companies exceed the amount stipulated in Section 94(5)(c) of The Alberta Insurance Act which provides that not more than 7% of the total assets of a life insurance company may consist of investments not otherwise authorized by the Act. In addition, the advances to R.M.L. Management Ltd. are in contravention of the provisions of Section 94(10) of The Alberta Insurance Act.

On October 29, 1971, under the provisions of Section 21 of The Alberta Insurance Act, the Acting Superintendent of Insurance requested the company to realize on these advances within 60 days of receiving the request. Except for certain payments with respect to advances to R.M.L. Management Ltd., no realization has been received on these advances to date. In consequence the aggregate advances at December 31, 1971 amounting to \$337,812.00 have been reflected in the financial statements as non-admitted assets and have been charged against surplus (shareholders' funds) (Note 10(a)). Because of the financial difficulties experienced by Romoco International Associates Ltd. as more fully described in Note 15(a) and the consequent effect on the financial position of other associated companies, the recovery of these advances is considered to be doubtful.

7. R.M.L. MANAGEMENT LTD.

(a) It was a policy of the former life insurance company not to be involved extensively in the financing of agents. Financing, if required, was provided to the agents by R.M.L. Management Ltd., a company incorporated under the Alberta Companies Act.

(b) During 1968, the company sold furniture, equipment and leasehold improvements to R.M.L. Management Ltd. at its cost of \$70,700.00. Of this amount, \$58,018.00, or the amount of \$337,812.00, had been acquired in prior years and, as required by the regulations referred to in Note 10, were written off to operations in the year of acquisition. In consequence, their sale was reported as a credit to insurance and annuity funds.

Effective January 1, 1969, Rocky Mountain Life Insurance Company entered into an agreement with R.M.L. Management Ltd. whereby the latter would agree to provide all the furniture, equipment and leasehold improvements required. For 1971 these rentals totalled \$60,056.00 (1970 - \$58,018.00). Effective January 1, 1972 a new one year lease agreement was signed with R.M.L. Management Ltd. for the furniture, equipment and leasehold improvements provided under the prior agreement.

(ROCKY MOUNTAIN LIFE INSURANCE COMPANY - Continued)

8. COINSURANCE AND REINSURANCE ARRANGEMENTS

(a) During 1971, the company entered into coinsurance arrangements with a reinsurance company covering certain policies in force, effective December 31, 1971. The company received a special allowance from the reinsurance company which bears interest at 10% per annum until such time as the special allowance account has been eliminated. Rocky Mountain Life Insurance Company has the right to recapture the business insured under this agreement, commencing January 1, 1972, by repayment of the special allowance plus accrued interest.

(b) In 1970 the company entered into an agreement with a reinsurance company whereby Rocky Mountain Life Insurance Company reinsured its net mortality risk for certain policies in force, effective December 31, 1970. The company received a special allowance from the reinsurance company which was to be reduced over a period of approximately four years by payments to be made by the company based on the number of units of these policies in force during the period. Interest at 10% per annum was payable to the reinsurance company on the outstanding balance at the end of the year until such time as the special allowance account had been eliminated.

Effective December 31, 1971, Rocky Mountain Life Insurance Company recaptured 50% of the business reinsured under this agreement by repaying approximately half of the balance in the special allowance account. As part of the terms for the recapture, Rocky Mountain Life agreed to forego the right to recapture the remainder of the business still reinsured under this agreement.

Under the terms of an arrangement dated May 31, 1972 between the Government of the Province of Alberta and certain major creditors, more fully described in Note 15(b), the balance of the special allowance account was assigned to the Government.

(c) Effective December 31, 1970 the company entered into an arrangement with R.M.L. Management Ltd. whereby Rocky Mountain Life Insurance Company sold its residual interest in certain of the company's policies referred to in (b) above, net of the aforementioned reinsurance agreement. The company had an option to repurchase any or all of the aforementioned residual interest on or before May 31, 1971, which date was subsequently extended to December 31, 1971, for a maximum consideration of \$400,000.00 plus a repurchase bonus. During 1971 the company made payments of \$150,000.00 with respect to this option.

In this connection, R.M.L. Management Ltd. financed the acquisition of the residual interest by means of a bank loan in the amount of \$400,000.00 which was subsequently reduced to \$250,000.00, secured by the assignment of the residual interest in these policies. Rocky Mountain Life Insurance Company guaranteed the repayment of this bank loan.

Subsequent to December 31, 1971 the bank called upon Rocky Mountain Life Insurance Company to honour its guarantee and in consequence the contingent liability of the company to the bank became an actual liability in 1972. See Note 15(b) for details concerning the arrangement entered into as at May 31, 1972 between the Government of the Province of Alberta and various major creditors of the company, including the bank.

(d) The effect of these transactions on the statements of operations for 1971 and 1970 is as follows:

	1971	1970
Item (a) - Net coinsurance allowance received	\$ 50,000.00	\$ --
Item (b) - Special reinsurance allowance received	--	174,000.00
- Release of actuarial reserves provided in prior years	--	45,000.00
- Cost of recapturing 50% of net mortality risk reinsured in 1970	(90,000.00)	--
Item (c) - Residual interest proceeds	--	400,000.00
- Payment made in 1971 with respect to residual interest sold in 1970	(150,000.00)	--
Amount credited (charged) to operations during the year	<u>\$ (190,000.00)</u>	<u>\$ 619,000.00</u>

These transactions result in credits to income in the year the arrangements are made since the proceeds primarily represent the recovery of costs previously incurred. Any future profits or losses on this business accrue to the reinsurer, or to the extent the recapture provisions are exercised by the company, the costs of recapture result in corresponding charges to income.

9. PIONEER POLICY

Under the provisions of the Pioneer Policy, which was introduced by the company in 1968, all holders thereof are entitled to not less than 10% and not more than 25% of all amounts available for payment as dividends to the shareholders of the company. Such amounts were to be determined and apportioned annually by the directors of the company. No such apportionment has been made to date.

10. REGULATIONS

The financial statements have been prepared in accordance with accounting practices prescribed or permitted by The Alberta Insurance Act and the responsible regulatory authorities. Such practices conform with generally accepted accounting principles for other business enterprises except for certain variations. The more significant of such variations are as follows:

(ROCKY MOUNTAIN LIFE INSURANCE COMPANY - Continued)

a) Some items of expenditure that would normally appear as assets of a company are excluded from the statement of financial position. In 1971, expenditures not admitted as assets amounted to \$432,581.00 (1970 - net of recoveries \$25,346.00). As indicated in Note 6, certain of these non-admitted are considered to be doubtful of ultimate realization.

The accounting treatment of these expenditures in the 1971 and 1970 financial statements is as follows:

	<u>1971</u>	<u>1970</u>
<u>Charged to operations</u>		
Advances to agents and managers (net of recoveries)	\$ 63,364.00	\$ 25,346.00
<u>Charged to surplus (shareholders' funds)</u>		
Advances to directors and officers	31,405.00	--
Advances to associated companies (Note 6)	337,812.00	--
	369,217.00	--
	<u>\$ 432,581.00</u>	<u>\$ 25,346.00</u>

Advances to directors and officers are contrary to Section 94(10) of the Alberta Insurance Act which stipulates that company shall not lend any of its funds to a director or officer of the company except on the security of the company's own policies. Of these advances \$17,717.00 were made to these individuals in their capacity as agents and regional managers. In 1970 there were advances of a similar nature totalling \$5,094.00 which had been charged to operations, but which for comparative purposes have now been reclassified as a charge to surplus (shareholders' funds). In 1972 additional advances of approximately \$15,000.00 were also made to directors and officers in contravention of Section 94(10).

(b) Certain expenses incurred at the time new policies are issued are charged against income as incurred rather than amortized against premium income as earned.

(c) Arrangements for coinsurance and residual interest proceeds are reflected in the statement of operations in the year in which the arrangements are made. Note 8 indicates the effect of these arrangements on 1971 and 1970 operating income.

11. RETROACTIVE ADJUSTMENTS

The statement of operations and the statement of surplus and deficit for the year ended December 31, 1970 have been restated to include an adjustment to premium taxes in the amount of \$66,756.00.

The company originally filed returns under the Insurance Corporations Tax Act for the years 1968 and 1969 on the basis that premium taxes were payable on the entire premium income for all Pioneer and Success policies. It was subsequently considered that to the extent the policyholder elected to allocate the specified portion of the premium to provide an annuity benefit, the proceeds of the premium would be deemed to be an annuity consideration and therefore not subject to premium taxes. Revised premium tax returns were then filed for 1968 and 1969 claiming a reduction of taxes previously reported in those years for \$42,933.00. Premium tax calculations for 1970 totalling \$23,823.00 were made on a similar basis.

In 1972 an opinion was obtained from the Department of the Attorney General which indicated that such premium taxes are to be considered as payable on the entire premium income for all Pioneer and Success policies, giving rise to the above retroactive adjustment of \$66,756.00. Premium taxes for 1971 have been calculated on this basis.

12. COMMITMENTS

Prior to December 31, 1971 the company had entered into certain lease agreements with respect to office space and equipment. It had also entered into an agreement with Romoco International Associates Ltd. whereby Romoco was to provide consulting services. Subsequent to May 30, 1972 the majority of these agreements were either cancelled or renegotiated by the provisional liquidator - see Note 15.

13. POLICY RESERVES

(a) The actuarial reserve for future benefits to policyholders at December 31, 1971 includes a decrease of previous year's actuarial reserves in the amount of \$13,007.00.

(b) Under the terms of certain life insurance policies, a portion of the liabilities thereunder and reserves therefor is allocated to either a guaranteed interest account or segregated funds.

(c) Details concerning those monies allocated to the segregated funds referred to in Note 13(b) are as follows:

(ROCKY MOUNTAIN LIFE INSURANCE COMPANY - Continued)

R. M. L. EQUITY FUND
STATEMENT OF FINANCIAL POSITION
AS AT DECEMBER 31, 1971

	<u>ASSETS</u>	<u>1971</u>	<u>1970</u>
<u>INVESTMENT AT MARKET VALUE</u>			
Preferred stocks (cost 1971 - \$120,869.00; 1970 - \$4,029.00)	\$ 126,478.00	\$ 2,569.00	
Common stocks (cost 1971 - \$676,287.00; 1970 - \$97,097.00)	670,669.00	85,855.00	
Corporate bonds (cost 1971 - \$406,225.00; 1970 - \$20,000.00)	406,552.00	19,550.00	
	<u>\$ 1,203,699.00</u>	<u>\$ 107,974.00</u>	

	<u>OTHER ASSETS</u>	<u>1971</u>	<u>1970</u>
Cash	\$ 16,901.00	\$ (4,321.00)	
Term deposits	443,334.00	5,755.00	
Short term investments	225,000.00	525,000.00	
Accrued interest	7,782.00	1,351.00	
Due from General Fund	163,507.00	15,434.00	
Due to Brokers and Accrued Liabilities	<u>(209,971.00)</u>	<u>-</u>	
	<u>\$ 648,554.00</u>	<u>\$ 1,066,339.00</u>	

EQUITY

	<u>ACCUMULATION UNITS OUTSTANDING</u>	<u>1971</u>	<u>1970</u>
346,546 units (1970 - 345,362 units)	<u>1,846,251.00</u>	<u>. 1,174,313.00</u>	

R. M. L. EQUITY FUND
STATEMENT OF INCOME
FOR THE YEAR ENDED DECEMBER 31, 1971

	<u>INCOME</u>	<u>1971</u>	<u>1970</u>
Interest	\$ 61,426.00	\$ 40,593.00	
Dividends	11,322.00	3,632.00	
Gain on sale of investments	<u>10,821.00</u>	<u>3,121.00</u>	
	<u>\$ 93,525.00</u>	<u>\$ 47,346.00</u>	
	<u>EXPENSES</u>		
Management fees	\$ 15,107.00	\$ 6,246.00	
Investment Counselling fees	7,196.00	1,858.00	
Bank charges and other	1,009.00	186.00	
Loss on sale of investments	<u>36,884.00</u>	<u>--</u>	
	<u>\$ 62,196.00</u>	<u>\$ 8,290.00</u>	
NET INCOME FOR THE YEAR	<u>\$ 31,329.00</u>	<u>\$ 39,056.00</u>	

(ROCKY MOUNTAIN LIFE INSURANCE COMPANY - Continued)

R. M. L. EQUITY FUNDSTATEMENT OF CONTRIBUTIONS

FOR THE YEAR ENDED DECEMBER 31, 1971

	<u>1971</u>	<u>1970</u>
Balance at beginning of year	\$ 1,174,313.00	\$ 221,705.00
Add: Contributions received during the year	984,908.00	1,089,034.00
Net income for the year	31,329.00	39,056.00
Decrease in unrealized excess of cost over market value of investments since January 1, 1971	13,249.00	--
	\$ 2,203,799.00	\$ 1,343,795.00
Deduct: Contributions redeemed during the year	351,546.00	163,870.00
Increase in unrealized excess of cost over market value of investments	--	11,612.00
	\$ 351,546.00	\$ 175,482.00
Balance at end of year	\$ 1,852,253.00	\$ 1,174,313.00

BUILD-I-VEST SEGREGATED FUNDSTATEMENT OF FINANCIAL POSITION

AS AT DECEMBER 31, 1971

ASSETSINVESTMENTS:

Advance to Rocky Mountain Plaza Ltd. (see below)	\$ 226,000.00
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CASH ASSETS

Cash	\$ 5,504.00
V�ed cash	274.00
	\$ 232,378.00

LIABILITIES

DUE TO GENERAL FUND	\$ 86,505.00
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EQUITYACCUMULATION UNITS OUTSTANDING

14,111 units	\$ 149,873.00
	\$ 232,378.00

NOTE: Rocky Mountain Plaza Ltd. was incorporated under the laws of the Province of Alberta on January 11, 1971. On December 15, 1971 control of Rocky Mountain Plaza Ltd. was assumed by Batoni-Bowlen Enterprises Ltd. At the present time the advances by the Build-I-Vest Segregated Fund to Rocky Mountain Plaza Ltd. are evidenced by agreements between Batoni-Bowlen Enterprises Ltd. and Rocky Mountain Life Insurance Company and between Batoni-Bowlen Enterprises Ltd. and Rocky Mountain Plaza Ltd. By the terms of these agreements, the advances are to be formalized by the issuance of trustee secured debentures as required by Section 94(2)(h) of The Alberta Insurance Act. To date no formal documents have been executed in this regard. During 1972 additional advances of \$16,900.00 have been made by the Build-I-Vest Segregated Fund to Rocky Mountain Plaza Ltd.

(ROCKY MOUNTAIN LIFE INSURANCE COMPANY - Continued)

BUILD-I-VEST SEGREGATED FUND
STATEMENT OF INCOME
FOR FOUR MONTHS ENDED DECEMBER 31, 1971

INCOME

Interest	\$ 275.00
Gain on sale of investments	\$ 463.00
	\$ 738.00

EXPENSES

Management fees	\$ 150.00
Bank charges	\$ 13.00
	\$ 163.00
NET INCOME FOR THE PERIOD	\$ 575.00

BUILD-I-VEST SEGREGATED FUND
STATEMENT OF CONTRIBUTIONS
FOR THE FOUR MONTHS ENDED DECEMBER 31, 1971

Contributions received during the period	\$ 146,432.00
Net income for the period	\$ 575.00
Deduct: Contributions redeemed during the period	\$ 1,047.00
Unrealized excess of cost over market value of investments at December 31, 1971	\$ 87.00
	\$ 1,134.00
Balance at end of period	\$ 145,873.00

14. DIVIDENDS TO POLICYHOLDERS

In prior years the company followed the policy of recording dividends to policyholders only when such dividends were declared and paid. Under the terms of the agreement between the Government of Alberta and certain major creditors, referred to in Note 15(b), the Government has undertaken to use its best efforts to ensure that a dividend policy is established by the company in order to conserve the participating business of the company. For the year ended December 31, 1971 dividends have been accrued to the extent that such dividends are to be paid in 1972 relating to 1971 business.

15. SUBSEQUENT EVENTS

(a) As indicated in the financial statements for the year ended December 31, 1970 the financial position of the company required additional capital contributions to be obtained during 1971 in order to ensure that the assets of the company would be sufficient to meet its obligations and policy reserves. In order to obtain these additional capital contributions Romoco International Associates Ltd., an associated company, issued a prospectus in 1971 whereby 650,000 common shares of Romoco were to be issued for a net consideration of \$2,310,000.00. Of this consideration, \$1,500,000.00 was to have been used for the purpose of acquiring common shares from the treasury of Rocky Mountain Life Insurance Company. The necessary minimum subscription of \$1,000,000.00 was not obtained by Romoco International Associates Ltd. during the term of the prospectus and in consequence no treasury shares of Rocky Mountain Life Insurance Company with respect to the Romoco prospectus were issued.

Subsequent to December 31, 1971 the company continued to incur substantial losses on operations.

(ROCKY MOUNTAIN LIFE INSURANCE COMPANY - Continued)

(b) Effective May 30, 1972 the Government of the Province of Alberta under the provisions of The Alberta Insurance Act, cancelled the licence of the company to sell insurance and appointed a provisional liquidator. As of May 31, 1972 the Government of the Province of Alberta entered into an arrangement with certain major creditors of the company whereby the Government guaranteed to each of the other parties that the contractual obligations of the company to the policyholders would be met and the major creditors agreed to reduce their claims against Rocky Mountain Life Insurance Company in amounts totalling \$310,000.00 and to assign these balances to the Government.

(c) During September 1972 the provisional liquidator disposed of securities with an amortized value of \$324,360.00 for a consideration of \$265,210.00 resulting in a realized loss on disposition of \$59,150.00. These securities for the most part were represented by bonds and debentures issued or guaranteed by the Federal Government or the provinces of Canada and to this extent the realized loss was not offset by any portion of the marketable securities valuation reserve referred to in Note 2.

TABLE XV

WESTERN UNION INSURANCE COMPANY

HEAD OFFICE - CALGARY, ALBERTA

Incorporated - 1940
 Commenced business in Alberta - 1940
 Licensed in the Provinces of Alberta, British Columbia and Saskatchewan

OFFICERS

Frank R. Freeze	President and General Manager
Robert D. Freeze	Vice-President
David J. Freeze	Managing Director, Secretary-Treasurer

DIRECTORS

Frank R. Freeze - Calgary, Alberta	Dr. Howard F. Freeze - Calgary, Alberta
Robert D. Freeze - Vancouver, B. C.	Clara M. Freeze - Calgary, Alberta
David J. Freeze - Calgary, Alberta	Delmar A. Westfall - Calgary, Alberta

AUDITORS

Peat, Marwick, Mitchell & Co., Chartered Accountants - Calgary, Alberta

DEPOSIT

Reciprocal deposit of \$200,000.00 held by the Government of the Province of Alberta, naming British Columbia and Saskatchewan as reciprocal.

CAPITAL STOCK

		COMMON	
	No. of Shares	Par Value	Amount
Authorized	5,000	\$100.00	\$ 500,000.00
Subscribed	5,000	\$100.00	\$ 500,000.00
Paid in Cash (or Stock Dividend) 5,000 Shares - 20%			\$ 100,000.00

CONTRIBUTIONS TO SURPLUS

Premium on Capital Stock	\$ 4,000.00
Other Contributions to Surplus	\$ nil
Total	\$ 4,000.00

STATEMENTS OF EXTRA-PROVINCIAL COMPANIES
INCLUDING SOCIETIES AND RECIPROCAL EXCHANGE

TABLE XVI ABBEY LIFE INSURANCE COMPANY OF CANADA

HEAD OFFICE - HAMILTON, ONTARIO

Incorporated - 1963
 Name changed from Income Life Insurance
 Company of Canada - 1967
 Commenced business in Alberta - 1964
 Licensed in the Provinces of Ontario, British Columbia,
 Alberta, Saskatchewan, New Brunswick,
 and Quebec.

OFFICERS

John H. Kostmayer	Chairman of the Board
Norman G. James	President
Hugh D. Haney	Secretary
Leslie W. Haworth	Treasurer
Paul A. Finkel	Actuary and Vice President

DIRECTORS

Howard T. Cohn	Percy W. Hankinson
Paul A. Finkel	James G. Haxton
James C. Firth	Norman G. James
Lord Garnock	John H. Kostmayer
David Goldberg	Peter R. Oliver

AUDITORS

Ernst & Ernst

DEPOSIT

Reciprocal deposit of \$500,000.00 held by the Government
 of the Province of Ontario pursuant to uniform reciprocal
 deposit legislation as security for contracts in Ontario,
 British Columbia, Alberta, Saskatchewan and New Brunswick.

CAPITAL STOCK

Capital stock authorized: No. of shares 2,000,000 Par value \$2.00 Amount \$4,000,000.00
 (Par value reduced from \$5.00 to \$2.00 S. L. P., 12 June, 1968)

	No. of Shares	Amount Subscribed	Amount Paid in Cash
At end of year	625,000	<u>\$1,250,000.00</u>	<u>\$1,150,000.00</u>

PREMIUM ON CAPITAL STOCK

Total amount paid at beginning of year	\$4,138,059.00
Amount received during year	-
Total amount paid at end of year	<u>\$4,138,059.00</u>

(ABBEY LIFE INSURANCE COMPANY OF CANADA - Continued)

BALANCE SHEET (DECEMBER 31, 1971)ASSETS

Bonds owned by the company	\$3,310,709.00
Stock owned by the company	1,247,666.00
Mortgage loans on real estate	132,807.00
Policy loans	102,157.00
Deposits with trust companies for investment Massey Ferguson Finance Co. of Canada Ltd. Note at 4.625%, due January 28, 1972	100,000.00
Cash	48,217.00
Investment income, due and accrued	66,918.00
Outstanding life insurance premiums and annuity considerations	4,510.00
Accident and sickness premiums due and unpaid effective after September 30th of current year	(225.00)
Due from affiliated companies	2,165.00
Employee demand loan	5,000.00
Amount due from Abbey Compound Fund	1,887.00
Segregated Funds	1,556,382.00
 Total Assets	 \$6,878,193.00

LIABILITIES, CAPITAL AND SURPLUS

Actuarial reserve for life insurance and annuity contracts in Force	\$2,243,119.00
Aggregate reserve for accident and sickness insurance	9,268.00
Outstanding claims under insurance and annuity contracts, including provision for unreported claims	100,219.00
Amounts on deposit with the company, pertaining to insurance and annuity contracts and including interest accumulations	106,127.00
Insurance premiums and annuity considerations received in advance	7,499.00
Provision for dividends to policyholders payable in the following year	33,200.00
Taxes, licences, and fees, due and accrued	4,957.00
Commissions on insurance premiums and annuity considerations, due and accrued: Life and annuity \$20,771.00; Accident and sickness Nil	20,771.00
General and investment expenses, due and accrued	26,003.00
Amounts received but not yet allocated	9,194.00
Segregated funds	1,856,382.00
Miscellaneous liabilities: Salary deduction clearing accounts	2,321.00
Due to Affiliated company	2,332.00
Employees pension and insurance funds - Directors Pension Liability	26,917.00
Special reserves or funds, not included above: Group Catastrophe Reserve	6,811.00
Investment Reserve	32,047.00
 Total Liabilities	 \$4,487,167.00
Capital stock paid	1,250,000.00
Surplus in shareholders fund	5,247,687.00
Surplus in insurance and annuity funds	(4,106,661.00)
 Total Liabilities	 \$6,878,193.00

(ABBEY LIFE INSURANCE COMPANY OF CANADA - Continued)

SUMMARY OF OPERATIONS

Premiums and annuity considerations:			
Life insurance and annuities	\$ 1,576,504.00		
Accident and sickness insurance	<u>32,702.00</u>	\$ 1,609,206.00	
Considerations for settlement annuities			278,974.00
Net investment income - Company Funds			17,018.00
Segregated Funds: A.N.A.F. \$14,115.00; A.C.F. \$2,903.00			120,647.00
Unrealized capital gains - Abbey North American Fund			2,928.00
- Abbey Compound Fund			(24,657.00)
Realized Capital gains - Abbey North American Fund			3,774.00
- Abbey Compound Fund			<u>18,702.00</u>
Management Fee charged to Segregated Funds			
Total Income		\$ 2,026,592.00	
Claims incurred under insurance and annuity contracts, other than under settlement annuities:			
Life insurance and annuities	\$ 168,943.00		
Accident and sickness insurance	<u>17,709.00</u>	\$ 186,652.00	
Payments under settlements annuities			1,200.00
Normal increase in actuarial reserve			379,917.00
Normal increase in Segregated Funds			902,020.00
Increase in aggregate reserve for accident and sickness insurance			(6,497.00)
Reinsurers portion of normal increase in Segregated Funds			(282,281.00)
Increase in employees pension and insurance funds			4,372.00
Interest credited to amounts on deposit with the company			5,915.00
Interest on claims			966.00
Taxes, licences and fees, excluding investment taxes			39,904.00
Commissions on insurance premiums and annuity considerations			164,490.00
General expenses			772,539.00
Withdrawals from Segregated Funds (Net of redemption fees of \$69,992.00)			75,410.00
Dividends to policyholders			<u>28,045.00</u>
Total		\$ 2,272,654.00	
Balance carried to surplus account		\$ (246,062.00)	

SURPLUS ACCOUNT

Surplus, December 31, 1970:			
In shareholders funds	\$ 4,700,040.00		
In insurance and annuity funds	<u>(3,399,196.00)</u>	\$ 1,300,844.00	
Increases:			
Net capital gain on investments	\$ 102,623.00		
Withdrawal of Surplus in Segregated Fund	<u>9,121.00</u>		
Total increase		\$ 111,744.00	
Decreases:			
Balance carried from summary of operations	\$ 246,062.00		
Increase in Investment Reserve	15,896.00		
Increase in Group Catastrophe Reserve	1,866.00		
Increase in amount due from Non Licensed Reinsurer	<u>7,738.00</u>		
Total decrease before dividends to shareholders		\$ 271,562.00	
Net increase before dividends to shareholders		\$ (159,818.00)	
Dividends to shareholders		\$ -	
Net increase		\$ (159,818.00)	
Surplus, December 31, 1971:			
In shareholders funds	\$ 5,247,687.00		
In insurance and annuity funds	<u>(4,106,661.00)</u>	\$ 1,141,026.00	

TABLE XVII

ABSTAINERS' INSURANCE COMPANY

HEAD OFFICE - SIMCOE, ONTARIO

Incorporated - 1955
 Commenced business in Alberta - 1962
 Licensed in the Provinces of Ontario, Manitoba, and Alberta

OFFICERS

Dr. R. B. Hare	Chairman of the Board
S. R. Bernardo	President
R. G. Groom, Q.C.	Vice President
J. D. McNie	Vice President
S. M. Fletcher, C.L.U.	Treasurer
R. S. Mills, Q.C.	Secretary
C. A. Blair	Managing Director

DIRECTORS

C. A. Blair - Simcoe, Ontario	P. L. Wilson - Brantford, Ontario
S. R. Bernardo - Brantford, Ontario	J. G. Webb - Delhi, Ontario
Dr. R. B. Hare - Simcoe, Ontario	J. H. Disher - Brantford, Ontario
R. G. Groom, Q.C.- Tillsonburg, Ontario	R. S. Mills, Q.C. - Toronto, Ontario
J. D. McNie - Hamilton, Ontario	A. M. Waters - Brantford, Ontario
	S. M. Fletcher - Hamilton, Ontario

AUDITORS

Waters, Savage, Horne & Ronson

DEPOSIT

Reciprocal deposit of \$505,000.00 held by the Government of the Province of Ontario pursuant to uniform reciprocal deposit legislation as security for contracts in Ontario, Manitoba and Alberta.

CAPITAL STOCK

	COMMON			PREFERRED			
	No.	Par Value	Amount	No.	Par Value	Amount	Total
Authorized	300,000	\$1.00	\$300,000.00	2,000	\$100.00	\$200,000.00	\$500,000.00
Subscribed	126,614	\$1.00	\$126,614.00	2,000	\$100.00	\$200,000.00	\$326,614.00
Paid in Cash (or Stock Dividend)			\$126,614.00			\$200,000.00	\$326,614.00

CONTRIBUTIONS TO SURPLUS

Premiums on Capital Stock	\$457,104.00
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(ABSTAINERS' INSURANCE COMPANY - Continued)

COMPARATIVE BALANCE SHEET

	<u>Current Year 1971</u>	<u>Prior Year 1970</u>
ASSETS		
Investments:		
Bonds	\$ 2,677,898.00	\$ 2,890,754.00
Stocks	<u>1,494,952.00</u>	<u>1,272,735.00</u>
Summary of investments (Sub-total)	\$ 4,132,850.00	\$ 4,169,489.00
Cash	118,520.00	107,615.00
Investment income due or accrued	52,713.00	46,041.00
Amounts due from agents and brokers	11,742.00	35,508.00
Amounts owing reinsurers	2,588.00	5,511.00
Other assets	<u>366,709.00</u>	<u>352,509.00</u>
Less Assets	\$ 4,665,062.00	\$ 4,716,673.00
Deduct: Assets not admitted	<u>16,938.00</u>	<u>113,891.00</u>
Total Assets admitted	\$ 4,668,124.00	\$ 4,602,782.00

LIABILITIES

Unearned premiums extended at 85%	\$ 1,117,404.00	\$ 1,140,269.00
Provision for unpaid claims and adjustment expenses	1,743,566.00	1,911,350.00
Bank overdraft and loans	-	32,608.00
Agents' and brokers credit balances	53,596.00	46,736.00
Amounts owing to reinsurers	31,020.00	69,159.00
Expenses due and accrued	49,767.00	56,137.00
Provision for income tax	-	-
Other liabilities - Trust Funds for Reinsurance	360,600.00	345,370.00
Total Liabilities	\$ 3,355,533.00	\$ 3,801,629.00
Capital and surplus:		
Capital stock - paid	326,614.00	326,614.00
Surplus - Contributed	457,104.00	457,104.00
- Retained earnings	528,453.00	317,435.00
Total liabilities, capital and surplus	\$ 4,668,124.00	\$ 4,602,782.00

STATEMENT OF RETAINED EARNINGS, CAPITAL AND SURPLUS

	Decreases	Increases
Net profit or loss	\$ 255,719.00	
Changes in unadmitted ledger assets	\$ 113,891.00	
Dividends declared	41,654.00	
 Totals	 \$ 58,592.00	 \$ 369,610.00
 Net income	 \$ 311,012.00	
Earned surplus at beginning of year	217,435.00	
 Earned surplus at end of year	 \$ 528,453.00	
 Capital	 Contributed Surplus	
Balance at beginning of the year	\$ 326,614.00	\$ 457,104.00
Paid in during the year	NONE	NONE
Balance at the end of the year	326,614.00	457,104.00

(ABSTAINERS' INSURANCE COMPANY - Continued)

COMPARATIVE STATEMENT OF PROFIT AND LOSS

	<u>Current Year</u>	<u>Prior Year</u>
Net premiums written	\$ 2,870,403.00	\$ 2,987,171.00
Unearned premium and additional policy reserve adjustment	22,865.00	42,554.00
Net premiums earned	\$ 2,893,268.00	\$ 2,944,617.00
Net losses incurred including adjusting expenses	1,969,857.00	2,587,093.00
Sub-Total	\$ 923,411.00	\$ 357,524.00
Commission and allowances	472,546.00	469,634.00
General expenses	448,149.00	466,156.00
Underwriting profit or (loss)	\$ 2,716.00	\$ (578,266.00)
Investment income	54,501.00	231,740.00
Net profit or (loss) before income taxes ...	\$ 257,217.00	\$ (346,526.00)
Income taxes - 15% withholding tax in investment income not receivable due to loss	1,498.00	1,632.00
Net profit or (loss)	\$ 255,719.00	\$ (348,158.00)

EXHIBIT OF PREMIUMS IN FORCE IN CANADA

	<u>Gross Premiums in Force</u>	<u>Reinsurance Premiums in Force</u>	<u>Net Premiums in Force</u>
Property	\$ 347,437.00	\$ 29,808.00	\$ 317,629.00
Automobile - Liability	1,305,951.00	NONE	1,305,951.00
Automobile - Personal accident	135,278.00	NONE	135,278.00
Automobile - Other	833,466.00	NONE	833,466.00
Liability	30,936.00	12.00	30,924.00
Totals	\$ 2,653,068.00	\$ 29,820.00	\$ 2,623,248.00

TABLE XVIII

C O M M E R C E A N D I N D U S T R Y I N S U R A N C E C O M P A N Y
O F C A N A D A

HEAD OFFICE - TORONTO, ONTARIO

Incorporated - 1966
Commenced business in Alberta - 1966
(Succeeded Canadian Reciprocal Insurers effective January 1, 1966)
Licensed in the Provinces of New Brunswick, Quebec, Ontario,
Manitoba, Alberta and British Columbia.

OFFICERS

M. R. Greenberg	Chairman
J. C. Morrison	President
J. R. Cox	Vice President
M. Debrovner	Vice President
M. G. Stevens	Vice President
A. K. Hatfield	Vice President - Comptroller
A. F. Redmond	Vice President - Treasurer
P. E. Heath	Secretary
J. A. Hubbard	Assistant Vice President
E. H. Gabis	Assistant Secretary
J. G. Reddy	Assistant Comptroller

DIRECTORS

J. R. Cox	- Livingston, New Jersey, U. S. A.
J. N. Dickinson, Jr.	- Norwalk, Connecticut, U. S. A.
J. R. Greenberg	- New York, New York, U. S. A.
J. C. Morrison	- White Plains, New York, U. S. A.
T. A. Newell	- Ridgewood, New York, U. S. A.

AUDITORS

Peat Marwick Mitchell & Co., Toronto, Ontario

DEPOSIT

Reciprocal deposit of \$250,000.00 held by the
Government of the Province of Ontario pursuant
to uniform reciprocal deposit legislation as
security for contracts in New Brunswick, Ontario,
Manitoba, Alberta, and British Columbia.

CAPITAL STOCK

	Common	No.	Par Value	Amount
Authorized		10,000	\$100	\$1,000,000.00
Subscribed and paid in cash		3,545	100	354,500.00

CONTRIBUTION TO SURPLUS

Premium on Capital Stock	\$ 378,498.00
Other Contributions to Surplus	687.00
	<hr/> <hr/> <hr/>
	\$ 379,185.00

(COMMERCE AND INDUSTRY INSURANCE COMPANY OF CANADA - Continued)

COMPARATIVE BALANCE SHEET

	Current Year	Prior Year
<u>ASSETS</u>		
Investment:		
Short term deposits and money market securities	\$ 85,000.00	\$ 240,000.00
Bonds - Market value \$1,189,575.00	1,221,020.00	780,791.00
Summary of investments (Sub-Total)	\$ 1,306,020.00	\$ 1,020,791.00
Cash	63,793.00	8,394.00
Investment income due and accrued	9,815.00	8,202.00
Amounts due from agents and brokers	251,041.00	143,381.00
Amounts owing by reinsurers	77,134.00	262,528.00
Other assets	53,673.00	83,308.00
Gross assets	1,761,476.00	1,526,604.00
Deduct: Assets not admitted	33,573.00	9,733.00
Total assets admitted	1,727,903.00	1,516,871.00

LIABILITIES

Unearned premiums extended at 100%	\$ 1,321.00	\$ 8,780.00
Provision for unpaid claims and adjustment expenses	12,245.00	26,229.00
Agents' and brokers' credit balances	-	2,147.00
Amounts owing to reinsurers	354,952.00	162,135.00
Deposits from reinsurers	321,888.00	241,355.00
Expenses due and accrued	9,028.00	5,374.00
Provision for income tax	-	55,015.00
Other liabilities	2,600.00	11,359.00
Total liabilities	702,034.00	512,394.00

RESERVES AND EQUITY

Reserves:		
General	\$ 44,875.00	\$ 44,875.00
Reinsurance ceded to unregistered companies	12,859.00	-
Capital and Surplus:		
Capital stock - paid	354,500.00	354,500.00
Surplus - Contributed	379,185.00	379,185.00
- Retained earnings	234,450.00	225,917.00
Total liabilities, capital and surplus	1,727,903.00	1,516,871.00

STATEMENT OF RETAINED EARNINGS, CAPITAL AND SURPLUS

	Decreases	Increases
Net profit or loss	-	\$ 45,232.00
Changes in unadmitted ledger assets	\$ 23,840.00	-
Changes in reserve for outstanding reinsurance ceded to unregistered companies	12,859.00	-
Totals	\$ 36,699.00	\$ 45,232.00
Net increase or (decrease)	\$ 8,533.00	
Earned surplus at beginning of year	\$ 234,450.00	
Earned surplus at end of year		
Balance at beginning of the year	\$ 354,500.00	\$ 379,185.00
Paid in during the year	-	-
Balance at the end of the year	\$ 354,500.00	\$ 379,185.00

(COMMERCE AND INDUSTRY INSURANCE COMPANY OF CANADA - Continued)

COMPARATIVE STATEMENT OF PROFIT AND LOSS

	Current Year	Prior Year
Net premiums written	\$ 1,521.00	\$ 25,585.00
Unearned premium and additional policy reserve adjustment	<u>7,459.00</u>	<u>54,313.00</u>
Net premiums earned	\$ 8,980.00	\$ 80,504.00
Net losses incurred including adjusting expenses	<u>82.00</u>	<u>14,418.00</u>
Sub-Total	\$ 8,898.00	\$ 66,086.00
Commission and allowances	<u>(24,128.00)</u>	<u>(43,116.00)</u>
General expenses	<u>31,039.00</u>	<u>31,179.00</u>
Underwriting profit or (loss)	\$ 1,987.00	\$ 78,023.00
Investment income	<u>66,123.00</u>	<u>61,846.00</u>
Other income and expenditure	<u>(478.00)</u>	<u>439.00</u>
Net profit or (loss) before income taxes ...	\$ 67,632.00	\$ 140,308.00
Income taxes	<u>22,400.00</u>	<u>64,000.00</u>
Net profit or (loss)	\$ 45,232.00	\$ 76,308.00

EXHIBIT OF PREMIUMS IN FORCE IN CANADA

	Gross Premiums in Force	Reinsurance Premiums in Force	Net Premiums in Force
Property	\$ 405,240.00	\$ 396,586.00	\$ 8,654.00
Liability	<u>119,040.00</u>	<u>118,918.00</u>	<u>122.00</u>
Totals	<u>\$ 524,280.00</u>	<u>\$ 515,504.00</u>	<u>\$ 8,776.00</u>

TABLE XIX

CONSTITUTION INSURANCE COMPANY OF CANADA

HEAD OFFICE - TORONTO, ONTARIO

Incorporated - 1962
 Commenced business in Alberta - 1969
 Licensed in the Provinces of Ontario,
 Prince Edward Island, New Brunswick,
 Manitoba, Saskatchewan, and Alberta.

OFFICERS

E. W. Steiner	President
T. Child	Executive Vice President and General Manager
W. Hitch	Vice President and Secretary-Treasurer
R. L. Bull	Vice President Marketing

DIRECTORS

F. J. Hogan	- Omaha, Nebraska	G. R. Muchemore	- Omaha, Nebraska
R. W. Steiner	- Omaha, Nebraska	T. Child	- Toronto, Ontario
L. F. Hoebel	- Omaha, Nebraska	R. L. Ronson	- Willowdale, Ontario
F. A. Walton	- Toronto, Ontario	L. Schipper	- Toronto, Ontario

E. Dubois - Hamilton, Ontario

AUDITORS

Peat, Marwick, Mitchell & Co.

DEPOSIT

Reciprocal deposit of \$544,000.00 held by the Government of the Province of Ontario pursuant to uniform reciprocal deposit legislation for contracts in Prince Edward Island, New Brunswick, Ontario, Manitoba, Saskatchewan and Alberta.

CAPITAL STOCK

	Common			Preferred			Total
	No.	Par Value	Amount	No.	Par Value	Amount	
Authorized	10,000	\$100	\$1,000,000.00	-	-	-	\$1,000,000.00
Subscribed	5,000	\$100	500,000.00	-	-	-	500,000.00
Paid in cash (or Stock Dividend)			\$ 500,000.00				\$ 500,000.00

CONTRIBUTIONS TO SURPLUS

Premium on Capital Stock	\$	-
Other Contributions to Surplus		-
Total		\$1,460,746.00

No additions during 1971

(CONSTITUTION INSURANCE COMPANY OF CANADA - Continued)

COMPARATIVE BALANCE SHEET

	Current Year	Prior Year
<u>ASSETS</u>		
Investments:		
Short term deposits and money market securities	\$ 50,000.00	\$ 100,000.00
Bonds - Market value \$5,405,320.00	5,192,436.00	2,945,839.00
Stocks	45,862.00	46,662.00
Secured loans	-	100,000.00
Summary of investments (Sub-Total)	\$ 5,288,298.00	\$ 3,192,501.00
Cash	80,817.00	247,268.00
Investment income due or accrued	107,572.00	67,237.00
Amounts due from agents and brokers	36,888.00	79,507.00
Amounts owing by reinsurers	3,435.00	23,759.00
Other assets	156,075.00	310,475.00
Gross assets	\$ 5,673,085.00	\$ 3,820,747.00
Deduct: Assets not admitted	49,168.00	85,857.00
Total assets admitted	\$ 5,623,917.00	\$ 3,734,890.00
<u>LIABILITIES</u>		
Unearned premiums extended at 8%	\$ 1,622,217.00	\$ 978,802.00
Provision for unpaid claims and adjustment expenses	1,831,165.00	1,139,789.00
Agents' and brokers' credit balances		431.00
Amounts owing to reinsurers	10,208.00	3,611.00
Expenses due and accrued	36,073.00	43,637.00
Other liabilities	43,567.00	-
Total liabilities	\$ 3,543,230.00	\$ 2,166,270.00
<u>RESERVES AND EQUITY</u>		
Capital and surplus:		
Capital stock - Paid	\$ 500,000.00	\$ 500,000.00
Surplus - Contributed	1,460,746.00	1,460,746.00
- Total Surplus	119,941.00	(392,126.00)
Total liabilities, capital and surplus	\$ 5,623,917.00	\$ 3,734,890.00

STATEMENT OF RETAINED EARNINGS, CAPITAL AND SURPLUS

	Decreases	Increases
Net profit or loss	\$ -	\$ 475,378.00
Changes in unadmitted ledger assets		36,689.00
Totals	\$ -	\$ 512,067.00
Net increase or (decrease)	\$ 512,067.00	
Earned surplus at beginning of year	(392,126.00)	
Earned surplus at end of year	\$ 119,941.00	
Capital		Contributed Surplus
Balance at beginning of the year	\$ 500,000.00	\$ 1,460,746.00
Paid in during the year	-	-
Total Capital and Surplus at end of the year	\$ 500,000.00	\$ 1,460,746.00

(CONSTITUTION INSURANCE COMPANY OF CANADA - Continued)

COMPARATIVE STATEMENT OF PROFIT AND LOSS

	Current Year	Prior Year
Net premiums written	\$ 5,008,604.00	\$ 2,580,452.00
Unearned premium and additional policy reserve adjustment	<u>643,415.00</u>	<u>598,956.00</u>
Net premiums earned	\$ 4,365,189.00	\$ 1,981,496.00
Net losses incurred including adjusting expenses	<u>3,229,295.00</u>	<u>1,820,927.00</u>
Sub-Total	\$ 1,135,894.00	\$ 160,569.00
Commission and allowances	125,956.00	18,791.00
General expenses	<u>874,097.00</u>	<u>620,834.00</u>
Underwriting profit or (loss)	\$ 135,841.00	\$ (479,056.00)
Investment income	332,477.00	204,067.00
Other income and expenditure	<u>7,060.00</u>	<u>251,775.00</u>
Net profit or (loss) before income taxes ...	\$ 475,378.00	\$ (23,214.00)
Income taxes	-	-
Net profit or (loss)	\$ 475,378.00	\$ (23,214.00)

EXHIBIT OF PREMIUMS IN FORCE IN CANADA

	Gross Premiums in Force	Reinsurance Premiums in Force	Net Premiums in Force
Property	\$ 171,289.00	\$ -	\$ 171,289.00
Automobile - Liability	2,273,170.00	-	2,273,170.00
Automobile - Personal accident	194,773.00	-	194,773.00
Automobile - Other	1,358,996.00	-	1,358,996.00
Surety	265.00	-	265.00
Liability	25,616.00	-	25,616.00
Accident and sickness	1,262.00	1,262.00	-
Totals	<u>\$ 4,025,371.00</u>	<u>\$ 1,262.00</u>	<u>\$ 4,024,109.00</u>

TABLE XX

THE EMPIRE LIFE INSURANCE COMPANY

HEAD OFFICE - KINGSTON, ONTARIO

Incorporated in 1923
 Commenced Business in Alberta - 1951
 Licensed in the Provinces of British Columbia, Alberta,
 Saskatchewan, Manitoba, Ontario, Quebec, Prince Edward Island
 and in Jamaica and Bermuda.

OFFICERS

H. N. R. Jackman	Chairman
N. D. McDonald	President
E. W. Kaitting	Secretary
J. S. M. Wason	Vice President
V. H. Aitken	Actuary
R. Baltruweit	Vice President - Computer Services
G. D. De Re	Vice President - Marketing Services
W. H. Merriam	Vice President - Branch Development
R. E. Smart	Vice President - Group-
N. G. Burnside	Underwriting Officer
J. N. Chesebrough	Medical Officer

DIRECTORS

H. N. R. Jackman	- Toronto, Ontario	P. S. Gooderham	- Toronto, Ontario
N. D. McDonald	- Kingston, Ontario	H. N. Hanly	- Toronto, Ontario
E. K. Cork	- Toronto, Ontario	H. R. Jackman	- Toronto, Ontario
R. M. MacIntosh	- Toronto, Ontario	Arthur Pedoe	- Toronto, Ontario
H. H. Blakeman	- Kingston, Ontario	W. L. Knowlton	- Toronto, Ontario
H. E. Langford	- Toronto, Ontario	B. R. B. Magee	- Toronto, Ontario

AUDITORS

Thorne, Gunn, Helliwell & Christenson, Chartered Accountants, Toronto, Ontario

DEPOSIT

Reciprocal deposit of \$510,000.00 held by the Government of the Province of Ontario pursuant to uniform reciprocal deposit legislation for contracts in British Columbia, Alberta, Saskatchewan, Manitoba, Ontario and Prince Edward Island.

CAPITAL STOCK

Capital stock authorized:	No. of shares	2,000,000	Par Value	\$1.00	Amount	\$2,000,000.00
Subscribed and paid in cash:	No. of shares	704,528	Par Value	\$1.00	Amount	\$ 704,528.00

(THE EMPIRE LIFE INSURANCE COMPANY - Continued)

BALANCE SHEET (DECEMBER 31, 1971)ASSETS

Bonds owned by the company	\$ 22,908,548.00
Stocks owned by the company	16,445,411.00
Mortgage loans on real estate	55,919,536.00
Real estate owned by the company not under agreement of sale, less encumbrances:	
Office premiums	50,117.00
Other	53,365.00
Policy Loans	780,182.00
Deposits with trust companies for investment:	7,126,820.00
The Bank of Nova Scotia, Kingston, Ontario	200,000.00
The Bank of Bermuda Limited, Hamilton, Bermuda	29,670.00
Bermuda National Bank Limited, Hamilton, Bermuda	50,825.00
Cash	30,215.00
Investment income due and accrued	1,012,413.00
Outstanding life insurance premiums and annuity considerations	422,983.00
Accident and sickness premiums due and unpaid effective after September 30th of the current year	32,170.00
Amounts due from other companies on reinsured contracts for claims paid	1,109.00
Miscellaneous assets	735.00
Segregated funds	4,613,544.00
Total Assets	\$ 109,574,751.00

LIABILITIES, CAPITAL AND SURPLUS

Actuarial reserve for life insurance and annuity contracts in force	\$ 83,837,471.00
Aggregate reserve for accident and sickness insurance	2,300,374.00
Outstanding claims under insurance and annuity contracts, including provision for unreported claims	2,092,469.00
Outstanding payments under settlement annuities	-
Amounts on deposit with the company, pertaining to insurance and annuity contracts and including interest accumulations	2,915,956.00
Insurance premiums and annuity considerations received in advance, including \$208.00 accident and sickness premiums	4,236.00
Provision for dividends to policyholders payable in the following year	954,000.00
Provision for group experience refund	75,673.00
Provision for other accrued profits to policyholders for quinquennial dividends	1,886,300.00
Taxes, licences, and fees, due and accrued	203,253.00
Commissions on insurance premiums and annuity considerations, due and accrued: Life and annuity \$26,316.00; Accident and sickness \$Nil	26,316.00
General and investment expenses, due and accrued	112,853.00
Bank overdrafts	87,708.00
Amounts received but not yet allocated	272,965.00
Segregated funds	4,613,544.00
Mortgagor tax liability	321,610.00
Accrued interest on claims pending	50,639.00
Sundry accounts payable	5,040.00
Employees pension and insurance funds - Staff pension fund	2,087,652.00
Reserve for investments and contingencies	3,340,000.00
Total liabilities	\$ 104,088,059.00
Capital stock paid	704,528.00
Surplus in insurance and annuity funds	4,782,164.00
Grand Total	\$ 109,574,751.00

(THE EMPIRE LIFE INSURANCE COMPANY - Continued)

SUMMARY OF OPERATIONS - INCLUDING SEGREGATED FUNDS

Premiums and annuity considerations:			
Life insurance and annuities	\$ 16,692,533.00		
Accident and sickness insurance	<u>1,041,037.00</u>	\$ 17,733,570.00	
Considerations for settlement annuities		57,652.00	
Net investment income, including \$90,758.00 in segregated fund		6,480,336.00	
Contributions to employees pension and insurance funds, including \$111,581.00 by employees		211,383.00	
Net profit on sale of Segregated Fund investments		6,045.00	
Unrealized appreciation on Segregated Fund assets		553,224.00	
Miscellaneous Income		1,281.00	
 Total income		\$ 25,043,491.00	
Claims incurred under insurance and annuity contracts, other than under settlement annuities:			
Life insurance and annuities	\$ 7,236,135.00		
Accident and sickness insurance	<u>614,727.00</u>	\$ 7,850,862.00	
Payments under settlements annuities	103,819.00		
Normal increase in actuarial reserve	7,473,-47.00		
Normal increase in Segregated Fund	1,377,030.00		
Increase in aggregate reserve for accident and sickness insurance	980,161.00		
Increase in employees pension and insurance funds	103,331.00		
Interest credited to amounts on deposit with the company	163,629.00		
Interest on "A" S	62,418.00		
Taxes, licences and fees, excluding investment taxes	806,502.00		
Commissions on insurance premiums and annuity considerations	1,515,953.00		
Normal expenses	3,834,609.00		
Payments from employees pension and insurance funds	128,638.00		
Dividends to policyholders	1,681,489.00		
Group experience refund	<u>56,171.00</u>	\$ 35,537,881.00	
 Balance carried to surplus account			
		<u>(494,068.00)</u>	

SURPLUS ACCOUNT

Surplus, December 31, 1970:			
In shareholders fund	\$ 5,499,979.00	\$ 5,499,979.00	
In insurance and annuity funds			
Increases:			
Net realization on sale of Jamaican Agency		300,000.00	
Decreases:			
Balance carried from summary of operations	\$ 494,068.00	\$ 5,799,979.00	
Net capital loss on investments	1,977.00		
Reserve for investments and contingencies	300,000.00		
Adjustment re sale of Jamaican Agency	<u>102,000.00</u>	898,045.00	
Dividends to shareholders		\$ 4,901,934.00	
		<u>119,770.00</u>	
Surplus December 31, 1971:			
In shareholders fund	\$ 4,782,164.00	\$ 4,782,164.00	
In insurance and annuity funds			

TABLE XXI

GERLING GLOBAL GENERAL INSURANCE COMPANY

HEAD OFFICE - TORONTO, ONTARIO

Incorporated - 1955
 Commenced business in Alberta - 1957
 Licensed in the Provinces of New Brunswick, Quebec, Ontario,
 Manitoba, Saskatchewan, Alberta and British Columbia.

OFFICERS

Dr. Hans Gerling	Chairman of the Board
N. E. Phipps, Q.C.	President
A. Brandin	Executive Vice-President
G. P. Lautenschlaeger	Vice-President, Manager and Secretary
R. R. Kern	Vice-President and Treasurer
A. Hassall	Vice-President
F. Kallirath	Vice-President
D. F. Cutbush	Assistant Vice-President
A. M. Bayne	Assistant Treasurer

DIRECTORS

Dr. Hans Gerling	- Cologne, Germany	W. P. Gilbride	- Toronto, Ontario
Dr. Thomas Baer	- Zurich, Switzerland	Dr. G. P. Lautenschlaeger	- Toronto, Ontario
D. S. Beatty	- Toronto, Ontario	H. E. Lumsden	- Toronto, Ontario
A. Brandin	- North Tarrytown, New York	Dr. P. Mehlhorn	- Cologne, Germany
J. M. R. Corbet	- Toronto, Ontario	T. F. Moore	- Toronto, Ontario
R. W. Finlayson	- Toronto, Ontario	N. E. Phipps	- Toronto, Ontario
Louis P. Gelinas	- Montreal, Quebec	K. E. Scott	- Delray Beach, Florida

AUDITORS

McDonald, Currie & Company

DEPOSIT

Reciprocal deposit of \$607,500.00 held by the Government of the Province of Ontario pursuant to uniform reciprocal deposit legislation as security for contracts in New Brunswick, Ontario, Manitoba, Saskatchewan, Alberta and British Columbia.

CAPITAL STOCK

	COMMON			PREFERRED			
	No.	Par Value	Amount	No.	Par Value	Amount	Total
Authorized	30,000	26.000	\$100.00	4000	\$100.00	\$400,000.00	\$3,000,000.00
Subscribed	16,000	16.000	\$100.00	-	\$100.00	-	\$1,600,000.00
Paid in Cash (or Stock Dividend)			\$1,600,000.00			-	\$1,600,000.00

CONTRIBUTIONS TO SURPLUS

Premium on Capital Stock	\$ 650,000.00
Other Contributions to Surplus	-----
TOTAL	\$ 650,000.00

(GERLING GLOBAL GENERAL INSURANCE COMPANY - Continued)

COMPARATIVE BALANCE SHEET

	Current Year	Prior Year
<u>ASSETS</u>		
Investments:		
Short term deposits and money market securities	\$ 298,876.00	\$ 810,000.00
Bonds - Market value \$4,000,175.00	4,162,964.00	2,919,037.00
Stocks	655,445.00	753,565.00
	<u>Current</u>	<u>Prior</u>
Real estate	\$400,113.00	\$400,000.00
Encumbrances	-	-
	400,000.00	400,000.00
Summary of investment (Sub-Total)	\$ 5,517,285.00	\$ 4,882,602.00
Cash	430,741.50	313,026.50
Investment income due or accrued	43,120.00	36,499.00
Amounts due from agents and brokers	963,319.00	1,126,006.00
Amounts owing by reinsurers	306,025.00	297,533.00
Other assets	9,173,069.00	7,201,822.00
	10,433,551.00	13,557,542.00
Deduct: Assets not admitted	233,035.00	269,410.00
	16,200,524.00	13,588,132.00
<u>LIABILITIES</u>		
Unearned premiums extended at 80%	\$ 3,915,453.00	\$ 3,212,494.00
Provision for unpaid claims and adjustment expenses	8,389,602.00	7,130,277.00
Amounts owing to reinsurers	40,828.00	45,064.00
Deposits from reinsurers	591,083.00	799,497.00
Provision for income tax	50,731.00	76,124.00
Other liabilities	94,000.00	-
	201,393.00	510,349.00
Total liabilities	\$ 13,887,654.00	\$ 11,773,805.00
<u>RESERVES AND EQUITY</u>		
Capital and surplus:		
Capital stock - paid	1,600,000.00	1,600,000.00
Surplus - Contributed	650,000.00	650,000.00
- Retained earnings	62,870.00	(435,673.00)
	16,200,524.00	13,588,132.00
<u>STATEMENT OF RETAINED EARNINGS, CAPITAL AND SURPLUS</u>		
	<u>Decreases</u>	<u>Increases</u>
Net profit or loss	\$ -	\$ 270,841.00
Changes in unadmitted ledger assets	-	36,375.00
Changes in reserve for investments and contingencies	6,543.00	-
Dividends declared	111,930.00	-
Provision for net unearned reinsurance commission, (\$315,000.00 less tax payable of \$5,200.00)	-	309,800.00
Totals	\$ 118,473.00	\$ 617,016.00
Net increase or (decrease)	\$ 498,543.00	(\$435,673.00)
Earned surplus at beginning of year	\$ 62,870.00	
Earned surplus at end of year	\$ 62,870.00	
	<u>Capital</u>	<u>Contributed Surplus</u>
Balance at beginning of the year	\$ 1,600,000.00	\$ 650,000.00
Paid in during the year	-	-
Balance at the end of the year	\$ 1,600,000.00	\$ 650,000.00

(GERLING GLOBAL GENERAL INSURANCE COMPANY - Continued)

COMPARATIVE STATEMENT OF PROFIT AND LOSS

	Current Year	Prior Year
Net premiums written	\$ 14,856,692.00	\$ 11,372,498.00
Unearned premium and additional policy reserve adjustment	<u>(498,535.00)</u>	<u>(242,091.00)</u>
Net premiums earned	\$ 14,358,157.00	\$ 11,130,467.00
Net losses incurred including adjusting expenses	<u>10,067,527.00</u>	<u>7,966,420.00</u>
Sub-Total		
Commission and allowances	\$ 4,290,630.00	\$ 3,164,047.00
General expenses	<u>3,15,021.00</u>	<u>1,150,184.00</u>
Underwriting profit or (loss)	<u>1,524,725.00</u>	<u>1,813,867.00</u>
Investment income	\$ (459,136.00)	\$ (405,804.00)
Other income and expenditure	<u>352,750.00</u>	<u>31,554.00</u>
Underwriting profit or (loss)	<u>466,001.00</u>	<u>4,012,400</u>
Net profit or (loss) before income taxes ...	\$ 359,641.00	\$ 225,874.00
Income taxes	<u>81,800.00</u>	-
Net profit or (loss)	<u>\$ 270,841.00</u>	<u>\$ 225,874.00</u>

EXHIBIT OF PREMIUMS IN FORCE IN CANADA

	Gross Premiums in Force	Reinsurance Premiums in Force	Net Premiums in Force
Property	\$ 4,150,367.00	\$ 2,646,516.00	\$ 1,503,851.00
Automobile - Liability	1,275,742.00	958,579.00	317,163.00
Automobile - Personal accident	149,378.00	112,241.00	37,137.00
Automobile - Other	655,347.00	492,421.00	162,926.00
Fidelity	12,866.00	7,764.00	5,102.00
Surety	6,110.00	3,666.00	2,444.00
Liability	381,589.00	269,201.00	112,388.00
Boiler and machinery	765,705.00	385,651.00	380,054.00
Totals	<u>\$ 7,397,104.00</u>	<u>\$ 4,876,031.00</u>	<u>\$ 2,521,063.00</u>

TABLE XXXI

GERLING GLOBAL LIFE INSURANCE COMPANY

HEAD OFFICE - TORONTO, ONTARIO

Incorporated - 1957
 Commenced business in Alberta - 1962
 Licensed in the Provinces of Ontario, Quebec,
 British Columbia and Alberta

OFFICERS

Dr. H. Gerling	Chairman of the Board
N. E. Phipps	Vice-Chairman of the Board and President
K. H. Klaeser	Executive Vice-President
W. G. MacLeod	Senior Vice-President and Secretary
G. P. Lautenschlaeger	Vice-President and Treasurer
A. J. Marrocco	Vice-President

DIRECTORS

Dr. Hans Gerling	- Cologne, Germany	Brig. Gen. W. P. Gilbride	- Toronto, Ontario
N. E. Phipps, Q.C.	- Toronto, Ontario	C. F. Harrington	- Montreal, Quebec
Dr. T. Baer	- Zurich, Switzerland	K. H. Klaeser	- Toronto, Ontario
S. D. Beatty	- Toronto, Ontario	Dr. G. Lautenschlaeger	- Toronto, Ontario
J. M. R. Corbet	- Toronto, Ontario	H. E. Lumsden	- Toronto, Ontario
P. W. Finlayson	- Toronto, Ontario	P. Mehlhorn	- Cologne, Germany
Hon. Louis P. Gelinas	- Montreal, Quebec	T. F. Moore	- Toronto, Ontario
		K. E. Scott - Delray Leach, Florida	

AUDITORS

McDonald, Currie & Co.

DEPOSIT

Reciprocal deposit of \$501,000.00 held by the Government of
 the Province of Ontario pursuant to uniform reciprocal deposit
 legislation as security for contracts in Ontario, British
 Columbia, and Alberta.

CAPITAL STOCK

Authorized:	No. of shares	Par value	Amount
Common	10,000	\$100.00	\$1,000,000.00
Class A	10,000	\$100.00	\$1,000,000.00
Class B	10,000	\$100.00	\$1,000,000.00
	No. of shares	Par value	Amount
		Subscribed	Paid in Cash
Common	10,000	\$100.00	\$1,000,000.00
Class A	10,000	\$100.00	1,000,000.00
Class B	1,000	\$100.00	100,000.00
At end of year			\$2,100,000.00
			\$2,100,000.00

PREMIUM ON CAPITAL STOCK

Common	\$ 950,000.00
Class A	1,210,000.00
Class B	20,000.00
Total amount paid at end of year	\$2,180,000.00

(GERLING GLOBAL LIFE INSURANCE COMPANY - Continued)

BALANCE SHEET (DECEMBER 31, 1971)ASSETS

Bonds owned by the company	\$ 10,945,681.00
Stocks owned by the company	1,346,744.00
Mortgage loans on real estate	1,805,513.00
Real estate owned by the company not under agreement of sale, less encumbrances - other	750,000.00
Policy loans	1,137,173.00
Cash	500,421.00
Short term corporate notes	1,825,000.00
Investment income, due and accrued	218,931.00
Outstanding life insurance premiums and annuity considerations	1,493,728.00
Reserve deposits with ceding reinsurers	23,430,089.00
Leasehold improvements	81,347.00
Amounts recoverable from reinsurers	1,176.00
Other assets	14,021.00
Total assets	\$ 43,609,730.00

LIABILITIES, CAPITAL AND SURPLUS

Reserve deposited by unregistered reinsurers	\$ 10,347,644.00
Actuarial reserve for life insurance and annuity contracts in force	26,302,193.00 \$ 36,649,837.00
Aggregate reserve for accident and sickness insurance	67.00
Outstanding claims under insurance and annuity contracts, including provision for unreported claims and including \$426,077.00 deposited by unregistered reinsurers	962,330.00
Amounts on deposit with the company, pertaining to insurance and annuity contracts and including interest accumulations	478,157.00
Insurance premiums and annuity considerations received in advance, including \$ - accident and sickness premiums	1,883.00
Other policy and contract liabilities, not included above	12,285.00
Provision for dividends to policyholders payable in the following year, including \$77,133.00 deposited by unregistered reinsurers	108,882.00
Profit commission liability on reinsurance	313.00
Taxes, licences, and fees, due and accrued	7,143.00
Commissions on insurance premiums and annuity considerations, due and accrued: Life and annuity \$836,292.00; Accident and sickness \$ -	836,292.00
General and investment expenses, due and accrued	35,750.00
Dividends to shareholders, declared but unpaid	25.00
Amounts received but not yet allocated	17,013.00
Excess deposit by reinsurers	933,828.00
Premiums due to reinsurers	141,529.00
Reserve for investment fluctuations	240,321.00
Provision for employees pension fund	287,770.00
Total Liabilities	\$ 40,713,405.00
Capital stock paid	2,100,000.00
Surplus in shareholders fund	473,078.00
Surplus in insurance and annuity funds	323,247.00
Grand Total	\$ 43,609,730.00

(GERLING GLOBAL LIFE INSURANCE COMPANY - Continued)

SUMMARY OF OPERATIONS

	<u>Direct and Reinsurance Other than (b) (a)</u>	<u>G. K. Reinsurance (b)</u>	<u>Total (c)</u>
Premiums and annuity considerations:			
(a) Life assurance and annuities	\$ 1,324,766.00	\$ 4,327,954.00	\$ 5,652,720.00
(b) Accident and sickness assurance	4,573.00	-	4,573.00
Net investment income	\$ 1,329,339.00	\$ 4,327,954.00	\$ 5,657,293.00
	251,744.00	485,387.00	1,407,111.00
Total income	\$ 2,251,083.00	\$ 4,813,321.00	\$ 7,064,404.00
Claims incurred under assurance and annuity contracts, other than under settlement annuities:			
(a) Life assurance and annuities	\$ 308,985.00	\$ 1,466,214.00	\$ 1,775,199.00
(b) Accident and sickness assurance	717.00	-	717.00
Payments under settlement annuities	\$ 309,702.00	\$ 1,466,214.00	\$ 1,775,916.00
Normal increase in actuarial reserve	5,640.00	-	5,640.00
Increase in aggregate reserve for accident and sickness insurance	459,026.00	2,108,618.00	2,567,644.00
Interest credited to amounts on deposit with company	(11,202.00)	-	(11,202.00)
Interest on claims	485,800.00	-	485,800.00
Interest on reinsurance ceded premium	29,158.00	-	29,158.00
Taxes, licences and fees, excluding investment taxes	2,195.00	-	2,195.00
Commissions on assurance premium and annuity considerations	50,313.00	-	50,313.00
General expenses	368,347.00	762,512.00	1,130,859.00
Dividends to policyholders	681,169.00	5,000.00	686,169.00
Administrative expenses	32,354.00	-	32,354.00
	-	3,588.00	3,588.00
Total	\$ 2,412,502.00	\$ 4,345,732.00	\$ 6,758,234.00
Balance carried to surplus account	\$ (161,419.00)	\$ 467,589.00	\$ 306,170.00

SURPLUS ACCOUNT

Surplus, December 31, 1970:	
In shareholders fund	\$ 560,578.00
In insurance and annuity funds	(35,806.00)
Increases:	
From summary of operations	\$ 306,170.00
Net capital gain on investments	164,954.00
Increase reserve liability of ceding reinsurer for foreign exchange adjustment	2,056,929.00
Total increases	\$ 2,528,053.00
Decreases:	
Increase reserve deposit of ceding reinsurer for foreign exchange adjustment	\$ 2,056,929.00
To increase investment reserve	79,716.00
Prior years' adjustment	28,855.00
Increase in actuarial reserves due to changes in valuation bases	3,500.00
Total decrease before dividends to shareholders	\$ 2,169,000.00
Net increase before dividends to shareholders	\$ 359,053.00
Dividends to shareholders	87,500.00
Net increase	\$ 271,553.00
Surplus, December 31, 1971:	
In shareholders fund	\$ 473,078.00
In insurance and annuity funds	323,247.00
	\$ 796,325.00

TABLE XXIII

INDEPENDENT MUTUAL BENEFIT FEDERATION

HEAD OFFICE - TORONTO, ONTARIO

OFFICERS

Walter Telek	President
John Fazekas	Vice-President
John Koronyi	Secretary-Treasurer

DIRECTORS

John Koronyi	- Toronto, Ontario	William Labanich	- Hamilton, Ontario
John Rumisek	- Toronto, Ontario	Susie Hrbal	- Niagara Falls, Ontario
Walter Telek	- Etobicoke, Ontario	Joseph Nemeth	- Port Robinson, Ontario
Anka Nozinic	- Toronto, Ontario	Jolan Schmidt	- Welland, Ontario
Leslie Tomossy	- Willowdale, Ontario	Joseph Toth	- Welland, Ontario
Adam Schaeffer	- Willowdale, Ontario	Florian Raby	- Welland, Ontario
Steve Sajban	- Toronto, Ontario	John Fazekas	- London, Ontario
Geza Minacs	- Oshawa, Ontario	John Danko	- Windsor, Ontario
John Sipos	- Hamilton, Ontario	John Milcik	- Montreal, Quebec

AUDITORS

Harris, Title, Grossman & Company, Chartered Accountants

DEPOSIT

With the Government of the Province of Alberta \$2,000.00

BALANCE SHEET (DECEMBER 31, 1971)

ASSETS

Bonds	\$ 77,687.50
Mortgage loans on real estate	108,962.30
Real estate not under agreement of sale, less encumbrances	11,000.00
Cash - on hand and in bank	<u>36,368.69</u>
Total Assets	\$ 234,218.49

LIABILITIES AND SURPLUS

Surplus	\$ 234,218.49
Grand Total	\$ 234,218.49

(INDEPENDENT MUTUAL BENEFIT FEDERATION - Continued)

REVENUE ACCOUNT

Income:	Premiums, contributions and dues	\$ 19,521.85
	Investment income earned	14,527.23
	Miscellaneous revenue:	
	Rental Income	1,980.00
	Insurance share of expense	2,177.22
	Sundry income	265.00
Total income		\$ 38,471.30
Expenditure:		
	Claims incurred under certificates	\$ -
	General expenses	29,632.28
	Miscellaneous expenses:	
	Sick Benefits paid	5,925.27
	Funeral Benefits paid	10,450.00
Total Expenditure		\$ 46,007.55
Balance carried to surplus account		\$ (7,536.25)

SURPLUS ACCOUNT

Surplus, end of previous year	\$ 241,266.30
Increases:	
Decrease in special reserves - Reverse	\$ 528.44
Total increases	\$ 528.44
Decreases:	
Balance carried from revenue account (net loss)	\$ 7,536.25
Total decreases	\$ 7,536.25
Net increase or (decrease)	\$ (7,007.81)
Surplus, end of current year	\$ 234,258.49

TABLE XXIV

THE NON-MARINE UNDERWRITERS,
MEMBERS OF LLOYD'S

HEAD OFFICE - LONDON, ENGLAND

Attorney for Canada - J. A. Madill, C. A.
635 Dorchester Boulevard, West
Montreal 101, Quebec

Organized pursuant to Lloyd's Act 1871 (Imperial Statutes 34 Vict. C. XXI)
and amendments thereto.
Commenced business in Canada, June 29, 1932.
Commenced business in Alberta, January 1, 1936.
Licensed in all of the Provinces of Canada

UNDERWRITING ACCOUNT IN CANADA
1971

Net premiums written	\$ 75,375,628.00
Reserve of unearned premiums at beginning of year(80%).....	33,751,003.00
Reserve of unearned premiums at end of year (80%)	\$ 25,869,588.00
Claims incurred	37,842,108.04
Expenses (including adjustment expenses):	
Adjustment expenses	\$ 4,746,115.96
Commissions	16,741,799.78
Taxes	1,736,035.69
Other expenses	3,949,335.11
Underwriting profit	27,173,346.54
	7,241,588.42
	\$ 98,126,631.00
	\$ 98,126,631.00

EXHIBIT OF CLASSES OF INSURANCE TRANSACTED

	IN CANADA		IN ALBERTA	
	Direct Premiums Written 1971	Direct Claims and Adjustment Expense incurred 1971	Direct Premiums Written 1971	Direct Claims and Adjustment Expense incurred 1971
Property	\$ 31,910,068.00	\$ 16,047,350.00	\$ 4,987,208.00	\$ 1,983,592.00
Automobile - Liability	19,006,293.00	12,874,214.00	221,670.00	141,488.00
Automobile - Personal accident	1,012,133.00	276,761.00	10,528.00	2,536.00
Automobile - Other	9,672,604.00	6,305,742.00	173,171.00	120,897.00
Fidelity	594,283.00	1,035,474.00	20,141.00	-
Liability	5,564,129.00	3,212,355.00	449,601.00	526,839.00
Boiler and machinery	2,772.00	134,627.00	-	169,094.00
Accident and sickness	902,189.00	166,531.00	37,061.00	1,840.00
Aircraft	6,711,157.00	2,533,170.00	616,233.00	208,036.00
Totals	\$ 75,375,628.00	\$ 42,588,224.00	\$ 6,515,613.00	\$ 3,154,322.00

TABLE XXV

PIONEER FRATERNAL ASSOCIATION

HEAD OFFICE - WINNIPEG, MANITOBA

Incorporated - 1892
 Commenced business in Alberta - 1942

OFFICERS

S. C. Patrick	President
E. C. Steffensen	Secretary and Manager
A. J. Thorkelson	Treasurer

DIRECTORS

S. C. Patrick	- Winnipeg, Manitoba	R. A. Steen	- Winnipeg, Manitoba
J. I. Brown	- Prince Albert, Saskatchewan	A. H. Mackling	- Winnipeg, Manitoba
D. M. Graham	- Winnipeg, Manitoba	M. Walker	- Winnipeg, Manitoba
A. I. Elliott	- Calgary, Alberta	F. Hildebrandt	- Prince Albert, Saskatchewan
A. J. Thorkelson	- Winnipeg, Manitoba	D. Hergert	- Calgary, Alberta
	J. L. Angus - Winnipeg, Manitoba		

ACTUARY

Turnbull and Turnbull - Winnipeg, Manitoba

DEPOSIT

With the Government of the Province of Alberta \$12,000.00

BALANCE SHEET (DECEMBER 31, 1971)

ASSETS

(at book values)

Bonds	\$ 542,129.00
Mortgage loans on real estate	40,667.00
Certificate loans and liens	48,561.00
Cash	14,042.00
Investment income due and accrued	9,243.00
Outstanding premiums, contributions, and dues	1,144.00
Office furniture	1.00
Cundry Reserves	112.00
Due to general fund	5,900.00
Total Assets	\$ 661,799.00

LIABILITIES AND SURPLUS

Actuarial reserve for certificates in force	\$ 417,653.00
Amounts on deposit with the Society, including interest accumulations	36,884.00
Provision for dividends payable in following calendar year	5,000.00
Provision for other dividends to members	4,000.00
Outstanding claims under certificates	11,400.00
Premiums, contributions, and dues, received in advance	1,698.00
Commissions, due and accrued, on premiums, contributions, and dues	12.00
Capital, reserves, etc., in general	1,036.00
Miscellaneous liabilities:	
MORTGAGE LOANS	7,015.00
Estimated Income & Investment Taxes	1,006.00
Due from Life Insurance Fund	5,900.00
Provision for currency exchange and market values	40,000.00
Provision for expenses	24,000.00
Staff Pension Fund	14,131.00
Total Liabilities	\$ 569,735.00
Surplus: Insurance and Expense Funds	92,064.00
Total Funds	\$ 661,799.00

(PIONEER FRATERNAL ASSOCIATION - Continued)

REVENUE ACCOUNT

Premiums, contributions, and dues (net of reinsurance ceded)	\$ 29,799.00
Investment income earned	37,140.00
Contributions to staff benefit funds - by Society	855.00
- by staff	48.00
Interest on income tax overpayment	3.00
Total Income	\$ 67,845.00
Claims incurred under certificates	48,964.00
Increase in actuarial reserve for certificates	(15,814.00)
Increase in balance of fraternal and staff benefit funds	(879.00)
Interest credited to amounts on deposit with the Society	1,715.00
Interest paid on claims, bank overdrafts, etc.	81.00
Taxes, licences, and fees	924.00
Commissions on premiums, contributions, and dues	1,430.00
General expenses	31,572.00
Payments from fraternal and staff benefit funds	1,782.00
Dividends to members	5,388.00
Total Expenditure	\$ 75,163.00
Balance carried to Reconciliation of Surplus	\$ (7,318.00)

RECONCILIATION OF SURPLUS

Surplus, December 31, 1970	\$ 99,527.00
Balance carried from Revenue Account	(7,318.00)
Net capital gain on investments	430.00
Decrease in investment reserve	1,642.00
Transfer from Life Insurance Funds	24,000.00
Total	\$ 118,281.00
Net capital loss on investments	\$ -
Transferred to General Fund Expenses	24,000.00
Estimated income and investment taxes	2,217.00
Surplus, December 31, 1971	\$ 92,064.00

TABLE XXVI

PITTS INSURANCE COMPANY LIMITED

HEAD OFFICE - LONDON, ONTARIO

Incorporated - 1956
 Commenced business in Alberta - 1968
 Licensed in the Provinces of Prince Edward Island, New Brunswick,
 Quebec, Ontario, Manitoba, Saskatchewan and Alberta.

OFFICERS

R. W. Trollope	President
	General Manager
J. C. Lacey	Vice-President
C. J. Ingram	Director of Sales
	Secretary
	Comptroller

DIRECTORS

R. W. Trollope - Hyde Park, Ontario	W. S. Chalmers - London, Ontario
F. E. Underhill - London, Ontario	J. C. Lacey - Port Stanley, Ontario
F. J. Brooks - London, Ontario	J. P. Lewicki - Komoka, Ontario
	J. R. McLaughlin - Mount Elgin, Ontario

DEPOSIT

Reciprocal deposit of \$368,400.00 held by the Government of Ontario pursuant to uniform reciprocal deposit legislation as security for contracts in Prince Edward Island, New Brunswick, Ontario, Manitoba, Saskatchewan, and Alberta

AUDITORS

Clarkson, Gordon & Co., London, Ontario

CAPITAL STOCK

	No.	Common Par Value	Amount
Authorized	7,500	\$100.00	\$ 750,000.00

BALANCE SHEET
(1971)

Assets
 distributed to shareholders in accordance
 with agreement dated October 22, 1971.

(PITTS INSURANCE COMPANY LIMITED - Continued)

COMPARATIVE STATEMENT OF PROFIT AND LOSS

	Current Year	Prior Year
Net premiums written	\$ 601,167.00	\$ 976,557.00
Unearned premium and additional policy reserve adjustment	<u>457,541.00</u>	<u>7,472.00</u>
Net premiums earned	\$ 1,058,708.00	\$ 969,085.00
Net losses incurred including adjusting expenses	<u>873,005.00</u>	<u>855,182.00</u>
Sub-Total	\$ 185,703.00	\$ 113,903.00
Commission and allowances	12,832.00	3,991.00
General expenses	<u>183,831.00</u>	<u>110,237.00</u>
Underwriting profit or (loss)	\$ (10,960.00)	\$ (325.00)
Investment income	93,124.00	76,307.00
Other income and expenditure	--	(3,797.00)
Net profit or (loss) before income taxes	\$ 82,164.00	\$ 72,185.00
Income taxes	<u>44,600.00</u>	<u>41,000.00</u>
Net profit or (loss)	\$ 37,564.00	\$ 31,185.00

STATEMENT OF RETAINED EARNINGS, CAPITAL AND SURPLUS

	Decreases	Increases
Net profit or loss	\$ --	\$ 37,564.00
Changes in unadmitted ledger assets	\$ 53,783.00	\$ --
Distributed to shareholders in accordance with agreement dated October 22, 1971	<u>157,157.00</u>	<u>--</u>
Totals	\$ 210,940.00	\$ 37,564.00

Net increase or (decrease)	\$ (173,376.00)
Earned surplus at beginning of year	173,376.00
Earned surplus at end of year	Nil

	Capital	Contributed Surplus
Balance at beginning of the year	\$ 702,500.00	\$ 26,377.00
Paid in during the year	47,500.00	--
Distributed to shareholders per agreement dated October 22, 1971	<u>750,000.00</u>	<u>26,377.00</u>
Balance at the end of the year	Nil	Nil

EXHIBIT OF PREMIUMS IN FORCE IN CANADA

	Gross Premiums in Force	Reinsurance Premiums in Force	Net Premiums in Force
Property	\$ 7,458.00	\$ 5,933.00	\$ 1,525.00
Automobile - Liability	10,843.00	9,492.00	1,351.00
Automobile - Personal accident	1,324.00	1,181.00	143.00
Automobile - Other	6,001.00	5,228.00	775.00
Fidelity	19,049.00	18,254.00	795.00
Liability	19,925.00	8,976.00	10,949.00
Accident and sickness	<u>1,050,858.00</u>	<u>462,788.00</u>	<u>588,670.00</u>
Totals	\$ 1,115,458.00	<u>\$ 511,650.00</u>	<u>\$ 603,608.00</u>

TABLE XXVII

PITTS LIFE INSURANCE COMPANY

HEAD OFFICE - LONDON, ONTARIO

Incorporated - 1963
Commenced business in Alberta - 1969
Licensed in the Provinces of Ontario, Quebec,
Prince Edward Island, New Brunswick, and Alberta.

OFFICERS

R. W. Trollope President
C. J. Ingram Secretary
M. D. R. Brown Actuary

DIRECTORS

R. W. Trollope - Hyde Park, Ontario J. C. Lacey - Port Stanley, Ontario
 J. P. Lewicki - Komoka, Ontario F. E. Underhill - London, Ontario
 J. R. McLaughlin - Princeton, Ontario F. J. Brooks - London, Ontario

AUDITORS

Thorne, Gunn, Helliwell and Christenson - London, Ontario

DEPOSIT

Reciprocal deposit of \$ 620,000.00 held by the Government of the Province of Ontario pursuant to uniform reciprocal deposit legislation as security for contracts in Ontario, Prince Edward Island, New Brunswick and Alberta.

CAPITAL STOCK

Capital stock authorized:

Capital stock authorized	Preferred	No. of shares	1,000	Par value	\$100.00	Amount	\$ 100,000.00
	Common	No. of shares	7,500	Par value	\$100.00	Amount	\$ 750,000.00
				No. of shares	Amount subscribed	Amount paid in cash	
Beginning of year (Common)			7,500	\$ 750,000.00	\$ 502,500.00		
Deduct forfeitures or cancellations			<u>7,500</u>	<u>750,000.00</u>	<u>502,500.00</u>		
.....				Nil	Nil	Nil	

PREMIUM ON CAPITAL STOCK

BALANCE SHEET
(1971)

Assets
distributed to shareholders in accordance
with agreement dated September 9, 1971.

(PITTS LIFE INSURANCE COMPANY - Continued)

SUMMARY OF OPERATIONS

Premiums and annuity considerations:

Life Insurance and annuities	\$ 235,075.00	
Accident and sickness insurance	565,615.00	\$ 790,690.00

Net investment income		118,429.00
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Total Income	\$	909,119.00
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Claims incurred under insurance and annuity contracts, other than under settlement annuities:

Life insurance and annuities	\$ 88,979.00	
Accident and sickness insurance	398,733.00	\$ 1,085,718.00

Normal increase in actuarial reserve		(142,654.00)
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Increase in aggregate reserve for accident and sickness insurance		(515,018.00)
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Taxes, licences and fees, excluding investment taxes		49,337.00
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Commissions on insurance premiums and annuity considerations		288,498.00
--	--	------------

General expenses		161,429.00
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Total	\$	927,310.00
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Balance carried to surplus account	\$	(18,191.00)
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SURPLUS ACCOUNT

Surplus, December 31, 1970:

In shareholders fund	\$ 4,230.00	
In insurance and annuity funds	622,425.00	\$ 626,655.00

Increases:

Decrease in special reserves: Reserves on stock eliminated on sale	\$	14,927.00
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Total increase	\$	14,927.00
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Decreases:

Balance carried from summary of operations	\$ 18,191.00	
Net capital loss on investments	32,346.00	

Distributed to shareholders in accordance with agreement dated September 9, 1971		\$ 591,045.00
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Total decrease	\$	641,582.00
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Net increase	\$	(626,655.00)
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Surplus, December 31, 1971		Nil
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TABLE XXVIII

LA PREVOYANCE COMPAGNIE D'ASSURANCES
THE PROVIDENT ASSURANCE COMPANY

HEAD OFFICE - MONTREAL, QUEBEC

Incorporated - 1905
Commenced business in Alberta - 1955
Licensed in the Province of Quebec for life insurance and
Licensed in New Brunswick, Quebec, Ontario, and Alberta for other than life.

OFFICERS

Etienne Crevier, M.Comm., LL.D.	Chairman of the Board
Camille A. Lang, M.B.A., C.A.	President
Roland Bock	Vice-President
Paul Curtois	Vice-President
Pierre E. Lemay, L.S.C., F.S.A.	Executive Vice-President
Roger Marcotte	Vice-President, Life Insurance
J. C. Martin	Secretary
Maurice Rene de Cotret	Treasurer
Jean Baillargeon	Agency Officer, General Insurance
J. Roland Girard, C.A.	Information Systems Officer and Assistant Secretary-Treasurer
Jacques Gobeille	Claims Officer, General Insurance

DIRECTORS

John G. Ahern, Q.C.	- Montreal, Quebec	Lucien Lachapelle	- Sorel, Quebec
Lionel Baril	- Princeville, Quebec	Camille A. Lang, M.B.A., C.A.	- Montreal, Quebec
Wilbord Bherer, Q.C.	- Quebec, Quebec	J. L. Levesque, D. Sc. Comm.	- Montreal, Quebec
Roland Bock	- Montreal, Quebec	Berthold Mongeau	- Montreal, Quebec
Andre Charron, Q.C.	- Montreal, Quebec	J. Rene Ouimet	- Montreal, Quebec
Paul Courtois	- Montreal, Quebec	Gerard Parizeau, M. Comm.	- Montreal, Quebec
Etienne Crevier, M.Comm., LL.D.	- Montreal, Quebec	Jean-Paul Routhier, M. Comm.	- Montreal, Quebec
Marcel Faribault, LL.D.	- Montreal, Quebec	Jean-Paul Tardif, M. Comm.	- Quebec, Quebec
Gerard Favreau	- Montreal, Quebec	Rene Thomas	- Montreal, Quebec
		Antoine Turmel - Sherbrooke, Quebec	

AUDITORS

Curtois, Fredette, Charette & Cie.

DEP. JT

With the Government of the Province of Alberta \$55,000.00

CAPITAL STOCK

	No.	COMMON Par Value	Amount	Total
Authorized	5,000,000	\$1.00	\$5,000,000.00	\$5,000,000.00
Subscribed	500,000	\$1.00	\$ 500,000.00	\$ 500,000.00
Paid in Cash (or Stock Dividend).....			\$ 500,000.00	\$ 500,000.00

CONTRIBUTIONS TO SURPLUS

Premium on Capital Stock	\$ 83,000.00
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(THE PROVIDENT ASSURANCE COMPANY - Continued)

COMPARATIVE BALANCE SHEET

(Other than life)

ASSETS

	Current Year	Prior Year
Investments:		
Bonds	\$ 20,656,361.00	\$ 17,901,732.00
Stocks	2,194,278.00	2,181,473.00
Encumbrances	3,820,490.00	3,875,272.00
Subsidiaries, associates and affiliates	<u>186,714.00</u>	<u>186,712.00</u>
Summary of investments (Sub-Total)	\$ 26,862,843.00	\$ 24,145,189.00
Cash	454,643.00	534,925.00
Investment income due and accrued	390,466.00	324,209.00
Amounts due from agents and brokers	4,113,188.00	4,065,365.00
Amounts owing by reinsurers	82,410.00	-
Other assets	<u>128,405.00</u>	<u>136,257.00</u>
Gross Assets	\$ 32,031,955.00	\$ 29,205,945.00
Deduct: Assets not admitted	<u>345,100.00</u>	<u>278,855.00</u>
Total Assets admitted	<u>\$ 31,783,846.00</u>	<u>\$ 28,927,090.00</u>

LIABILITIES

	Current Year	Prior Year
Unearned premiums extended at 80%	\$ 11,164,315.00	\$ 10,395,331.00
Additional policy reserves	65,453.00	-
Provision for unpaid claims and adjustment expenses	13,097,272.00	12,036,335.00
Agents' and brokers' credit balances	19,719.00	88,339.00
Amounts owing to reinsurers	69,618.00	317,948.00
Deposits from reinsurers	392,012.00	509,031.00
Expenses due and accrued	450,000.00	399,854.00
Provision for income tax	66,238.00	51,062.00
Total Liabilities	<u>\$ 25,324,627.00</u>	<u>\$ 23,797,900.00</u>
Reserves and Equity:		
Reserves:		
General	\$ 250,000.00	\$ 250,000.00
Reinsurance ceded to unregistered companies	495.00	390.00
Capital and surplus:		
Capital stock - Paid	500,000.00	500,000.00
Surplus - Contributed	83,000.00	83,000.00
- Retained earnings	5,625,724.00	4,113,188.00
Total liabilities, capital and surplus	<u>\$ 31,783,846.00</u>	<u>\$ 28,927,090.00</u>

(THE PROVIDENT ASSURANCE COMPANY - Continued)

BALANCE SHEET (DECEMBER 31, 1971)

(Life Branch)

ASSETS

Bonds owned by the company	\$ 16,091,200.00
Stocks owned by the company	319,102.00
Mortgage loans on real estate	978,021.00
Real estate owned by the company not under agreement of sale, less encumbrances:	
Other	178,406.00
Policy loans	1,299,118.00
Deposits with trust companies for investment	1,120.00
Cash	6,920.00
Investment income, due and accrued	326,534.00
Outstanding life insurance premiums and annuity considerations	191,499.00
Accident and sickness premiums due and unpaid effective after September 30, 1971	127,863.00
Amounts due from other companies on reinsured contracts for claims paid	10,904.00
Total Assets	\$ 19,530,287.00

LIABILITIES, CAPITAL AND SURPLUS

Actuarial reserve for life insurance and annuity contracts in force	\$ 17,369,656.00
Aggregate reserve for accident and sickness insurance	116,242.00
Outstanding claims under insurance and annuity contracts,	
including provision for unreported claims	566,163.00
Amounts on deposit with the company, pertaining to insurance and annuity contracts	
including \$ 1,132,397.00	40,929.00
Insurance premiums and annuity considerations received in advance,	
including \$ - accident and sickness premiums	86.00
Provision for dividends to policyholders payable in the following year	1,000.00
Taxes, licences, and fees, due and accrued	59,204.00
Commissions on insurance premiums and annuity considerations, due and accrued:	
Life and annuity \$41,761.00; Accident and sickness \$ -	41,761.00
Amounts received but not yet allocated	56,884.00
Accident and sickness	3,714.00
Miscellaneous creditors	51,061.00
Reserve for investment fluctuations	5,400.00
Reserve for obligations in default	54,250.00
Reinsurance for claims in lieu of regulations	23,900.00
Total Liabilities	\$ 18,397,890.00
Capital and Surplus	1,132,397.00
Total	\$ 19,530,287.00

CONSOLIDATED BALANCE SHEET (DECEMBER 31, 1971)

	<u>Assets</u>	<u>Liabilities</u>
Other than life branch as per Annual Statement Form No. S-6	\$ 31,783,846.00	\$ 25,324,627.00
Life branch as per Annual Statement Form S-1	19,530,287.00	18,397,890.00
Reserves:		
Capital	\$ 51,314,133.00	\$ 43,722,517.00
Reinsurance ceded to unregistered companies		250,000.00
Capital and Surplus:		495.00
Capital Stock subscribed and paid		500,000.00
Surplus in shareholders fund		1,132,397.00
Surplus		5,708,724.00
	\$ 51,314,133.00	\$ 51,314,133.00

(THE PROVIDENT ASSURANCE COMPANY - Continued)

COMPARATIVE STATEMENT OF PROFIT AND LOSS

(Other than Life)

	Current Year	Prior Year
Net premiums written	\$ 23,898,638.00	\$ 21,124,372.00
Unearned premium and additional policy reserve adjustment	<u>(1834,436.00)</u>	<u>(239,079.00)</u>
Net premiums earned	\$ 23,064,202.00	\$ 20,885,293.00
Net losses incurred including adjusting expenses	<u>14,212,435.00</u>	<u>13,665,642.00</u>
Sub-Total	\$ 8,851,767.00	\$ 7,219,651.00
Commission and allowances	<u>4,352,763.00</u>	<u>3,856,934.00</u>
General expenses	<u>3,958,974.00</u>	<u>3,752,310.00</u>
Underwriting profit or (loss)	\$ 530,030.00	\$ (389,593.00)
Investment income	<u>1,606,058.00</u>	<u>1,340,564.00</u>
Other income and expenditure	<u>1,34.00</u>	<u>600.00</u>
Net profit or (loss) before income taxes	\$ 2,136,282.00	\$ 951,671.00
Income taxes	<u>450,000.00</u>	<u>-</u>
Net profit or (loss)	\$ 1,686,282.00	\$ 951,671.00

SUMMARY OF OPERATIONS

(Life Branch)

Premiums and annuity considerations:		
Life insurance and annuities	\$ 4,979,478.00	
Accident and sickness insurance	<u>470,197.00</u>	\$ 5,449,675.00
Net investment income		1,208,326.00
Miscellaneous Revenue		<u>4,756.00</u>
Total Income		\$ 6,662,757.00
Claims incurred under insurance and annuity contracts,		
Other than under settlement annuities:		
Life insurance and annuities	\$ 1,733,340.00	
Accident and sickness insurance	<u>415,871.00</u>	
Payment under settlements annuities	\$ 2,149,811.00	
Normal increase in actuarial reserve	<u>12,167.00</u>	
Increase in aggregate reserve for accident and sickness insurance	<u>1,892,363.00</u>	
Interest credited to amounts on deposit with the company	<u>30,349.00</u>	
Interest on claims	<u>1,891.00</u>	
Taxes, licences and fees, excluding investment taxes	<u>9,664.00</u>	
Commissions on insurance premiums and annuity considerations	<u>110,156.00</u>	
General expenses	<u>1,118,679.00</u>	
Dividends to policyholders	<u>1,048,572.00</u>	
Group experience refund	<u>184.00</u>	
Balance carried to surplus account	<u>94,145.00</u>	\$ 6,467,981.00
		\$ 194,776.00

SURPLUS ACCOUNT

(Life Branch)

Surplus, December 31, 1970:		
In shareholders fund	\$ 896,598.00	
Increases:		
Balance carried from summary of operations	\$ 194,776.00	
Net capital gain on investments	<u>40,023.00</u>	
Provision for investment fluctuations	<u>1,000.00</u>	
Total increases	\$ 235,799.00	
Decreases and dividends to shareholders		<u>-</u>
Net increase	\$ 235,799.00	
Surplus, December 31, 1971:		
In shareholders fund	\$ 1,132,397.00	

(THE PROVIDENT ASSURANCE COMPANY - Continued)

STATEMENT OF RETAINED EARNINGS, CAPITAL AND SURPLUS
 (Other than Life)

	<u>Decreases</u>	<u>Increases</u>
Net profit or loss	\$ -	\$ 1,686,282.00
Changes in unadmitted ledger assets	\$ -	\$ 30,747.00
Changes in reserve for outstanding reinsurance ceded to unregistered companies	105.00 6,000.00 500,000.00	- - - 119,000.00
Additional depreciation on building	-	-
Dividends declared	-	-
Changes in reserve for markets fluctuation on stocks	-	-
Totals	\$ 506,105.00	\$ 1,836,029.00
Net increase or (decrease)	\$ 1,329,924.00	\$ 4,285,800.00
Earned surplus at beginning of year	\$ 5,625,724.00	\$ 5,625,724.00
	<u>Capital</u>	<u>Contributed Surplus</u>
Balance at beginning of the year	\$ 500,000.00	\$ 83,000.00
Paid in during the year	-	-
Balance at end of the year	\$ 500,000.00	\$ 83,000.00

CONSOLIDATED PROFIT AND LOSS ACCOUNT

	<u>Other Than Life</u>	<u>Life Branch</u>	<u>Total</u>
Total income	\$ 24,670,260.00	\$ 6,662,757.00	\$ 31,333,017.00
Total claims and expenses	\$ 22,984,172.00	\$ 6,467,081.00	\$ 29,452,153.00
Other income and (expenditure)	\$ 1,686,088.00	\$ 194,776.00	\$ 1,880,864.00
	194.00	-	194.00
	\$ 1,686,282.00	\$ 194,776.00	\$ 1,881,058.00

EXHIBIT OF PREMIUMS IN FORCE IN CANADA

	<u>Gross Premiums in Force</u>	<u>Reinsurance Premiums in Force</u>	<u>Net Premiums in Force</u>
Property	\$ 12,740,695.00	\$ 130,589.00	\$ 12,610,106.00
Automobile - Liability	8,556,823.00	-	8,556,823.00
Automobile - Personal accident	407,347.00	-	407,347.00
Automobile - Other	3,686,366.00	-	3,686,366.00
Fidelity	151,207.00	7,983.00	143,224.00
Surety	318,439.00	104,294.00	214,145.00
Liability	2,523,815.00	74,983.00	2,448,832.00
Poiler and machinery	94,360.00	94,120.00	269.00
Totals	\$ 28,479,081.00	\$ 411,969.00	\$ 28,067,112.00

TABLE XXIX

THE RETAIL LUMBERMEN'S MUTUAL FIRE
INSURANCE COMPANY

HEAD OFFICE - WINNIPEG, MANITOBA

Incorporated - 1908
 Commenced business in Alberta - Prior 1939
 Licensed in the Provinces of Ontario, Manitoba,
 Saskatchewan and Alberta.

OFFICERS

W. T. Cummings	President
S. T. Wake	Vice President
A. F. McDiarmid	Treasurer
J. Wright	Secretary

DIRECTORS

W. T. Cummings - Winnipeg, Manitoba	Stewart Ford - Penhold, Alberta
S. T. Wake - Winnipeg, Manitoba	C. P. Loswen - Steinbach, Manitoba
A. F. McDiarmid - Winnipeg, Manitoba	W. L. Milne - Winnipeg, Manitoba
C. H. Clark - Edmonton, Alberta	L. F. Westrum - Briarcrest, Saskatchewan

AUDITORS

Thorne, Gunn, Helliwell & Christenson

DEPOSIT

With the Government of the Province of Alberta \$15,000.00

COMPARATIVE BALANCE SHEET

ASSETS	Current Year 1971	Prior Year 1970
Bonds - Market value of \$161,778.00	\$ 162,451.00	\$ 177,406.00
Cash	13,073.00	17,208.00
Instalment premiums receivable	3,688.00	2,733.00
Other assets	460.00	-
Gross assets	\$ 179,672.00	\$ 197,347.00
Deduct: Assets not admitted	1,133.00	10,614.00
Total assets admitted	\$ 178,539.00	\$ 186,733.00
 <u>LIABILITIES</u>		
Provision for unpaid claims and adjustment expenses	\$ 800.00	\$ 650.00
Expenses due and accrued	500.00	400.00
Provision for income tax	831.00	62.00
Other liabilities - assessment guarantee deposits	50,468.00	72,911.00
Total liabilities	\$ 52,599.00	\$ 74,023.00
Reserves:		
Statutory reserve	35,000.00	35,000.00
Surplus:		
Retained earnings	90,940.00	77,710.00
Total liabilities, capital and surplus	\$ 178,539.00	\$ 186,733.00

(THE RETAIL LUMBERMEN'S MUTUAL FIRE INSURANCE COMPANY - Continued)

COMPARATIVE STATEMENT OF PROFIT AND LOSS

	<u>Current Year</u>	<u>Prior Year</u>
Net premiums written	\$ 6,304.00	\$ 5,278.00
Unearned premium and additional policy	-	-
Net premiums earned	\$ 6,304.00	\$ 5,278.00
Net losses incurred including adjusting expenses	828.00	382.00
Sub Total	\$ 5,476.00	\$ 4,896.00
General expenses	9,252.00	9,075.00
Underwriting profit or (loss)	\$ (3,776.00)	\$ (4,179.00)
Investment income	7,471.00	7,631.00
Other income and expenditure	10,826.00	20,277.00
Net profit or (loss) before income taxes	\$ 14,521.00	\$ 23,729.00
Income taxes	831.00	171.00
Net profit or (loss)	\$ 13,690.00	\$ 23,558.00

STATEMENT OF RETAINED EARNINGS, CAPITAL AND SURPLUS

	<u>Decreases</u>	<u>Increases</u>
Net profit or loss	\$ -	\$ 3,749.00
Changes in unadmitted ledger assets	460.00	-
Changes in reserve for outstanding reinsurance ceded to unregistered companies	-	9,941.00
Totals	\$ 460.00	\$ 13,690.00
Net increase or (decrease)	\$ 13,230.00	
Earned surplus at beginning of year	\$ 112,710.00	
Earned surplus at end of year	\$ 125,940.00	

EXHIBIT OF PREMIUMS IN FORCE

	<u>Gross Premiums in Force</u>	<u>Reinsurance Premiums in Force</u>	<u>Net Premiums in Force</u>
Property	\$ 20,265.00	\$ 13,961.00	\$ 6,304.00
Totals	\$ 20,265.00	\$ 13,961.00	\$ 6,304.00

TABLE XXX

SCOTTISH & YORK INSURANCE
COMPANY LIMITED

HEAD OFFICE - TORONTO, ONTARIO

Incorporated - 1961
Commenced business in Alberta - 1963
Licensed in the Provinces of Quebec, Ontario,
Manitoba, Saskatchewan, and Alberta

OFFICERS

The Rt. Hon.		
Lord Thomson of Fleet	Chairman	
K. H. Doyle	President	
R. W. Broughton	Executive Vice-President	
S. F. Chapman	Vice-President	
S. L. McCabe	Vice-President	
W. J. Rogers	Vice-President	
R. D. Abbot	Secretary-Treasurer	
N. W. McDermott	Assistant Secretary-Treasurer	

DIRECTORS

K. H. Doyle - Nassau, Bahamas	S. F. Chapman - Port Credit, Ontario
J. A. Tory - Toronto, Ontario	S. L. McCabe - Clarkson, Ontario
The Rt. Honourable Lord Thomson of Fleet - Fulmer, Buckinghamshire, England	

AUDITORS

Thorne, Gunn, Helliwell & Christenson, Chartered Accountants

DEPOSIT

Reciprocal deposit of \$506,500.00 held by the Government of the Province of Ontario pursuant to uniform deposit legislation as security for contracts in Ontario, Manitoba, Saskatchewan and Alberta.

CAPITAL STOCK

	No.	COMMON Par Value	Amount
Authorized	10,000	\$100.00	\$ 1,000,000.00
Subscribed	2,500	\$100.00	\$ 250,000.00
Paid in cash (or Stock Dividend)			\$ 250,000.00

(SCOTTISH & YORK INSURANCE COMPANY LIMITED - Continued)

COMPARATIVE BALANCE SHEET

	<u>ASSETS</u>	<u>Current Year</u>	<u>Prior Year</u>
Investment:			
Short term deposits and money market securities	\$ 2,979,560.00	\$ -	
Bonds - Market Value \$1,369,732.00	1,434,103.00	3,691,523.00	
Stocks	<u>1,587,081.00</u>	<u>1,470,177.00</u>	
Summary of Investments -Sub-Total	\$ 6,000,744.00	\$ 5,161,700.00	
Cash	350,888.00	77,119.00	
Investment income due or accrued	35,731.00	17,645.00	
Amounts due from agents and brokers	1,495,222.00	1,439,807.00	
Amounts owing to reinsurers	180,295.00	228,767.00	
Other assets	<u>51,384.00</u>	<u>-</u>	
Gross Assets	\$ 8,114,264.00	\$ 6,925,038.00	
Deduct: Assets not admitted	<u>132,779.00</u>	<u>165,252.00</u>	
Total assets admitted	\$ 7,981,485.00	\$ 6,759,786.00	
LIABILITIES			
Unearned premiums extended at 100%	\$ 1,122,559.00	\$ 993,277.00	
Provision for unpaid claims and adjustment expenses	1,521,376.00	990,265.00	
Agents' and brokers' credit balances	23,936.00	13,008.00	
Amounts owing to reinsurers	1,650,554.00	541,000.00	
Reinsurance premiums	1,531,69.00	2,890,253.00	
Claims reserves	13,711.00	17,870.00	
Provision for income tax	109,424.00	110,966.00	
Other liabilities	<u>369,200.00</u>	<u>204,270.00</u>	
Total Liabilities	\$ 6,650,629.00	\$ 5,760,909.00	
Reserves and Equity			
Reserves:			
Reinsurance ceded to unregistered companies	224,742.00	92,712.00	
Capital and Surplus:			
Surplus - Retained earnings	<u>856,114.00</u>	<u>656,165.00</u>	
Total liabilities, capital and surplus	\$ 7,981,485.00	\$ 6,759,786.00	

STATEMENT OF RETAINED EARNINGS, CAPITAL AND SURPLUS

	<u>Decreases</u>	<u>Increases</u>
Net profit or loss	\$ -	\$ 299,506.00
Changes in unadmitted ledger assets	-	32,473.00
Changes in reserve for outstanding reinsurance ceded to unregistered companies	<u>132,030.00</u>	<u>-</u>
Totals	\$ 132,030.00	\$ 331,979.00
Net increase or (decrease)	\$ 199,949.00	
Earned surplus at beginning of year	<u>656,165.00</u>	
Earned surplus at end of year	\$ 856,114.00	
	<u>Capital</u>	<u>Contributed Surplus</u>
Balance at beginning of the year	\$ 250,000.00	\$ -
Paid in during the year	-	-
Balance at end of the year	\$ 250,000.00	\$ -

(SCOTTISH & YORK INSURANCE COMPANY LIMITED - Continued)

COMPARATIVE STATEMENT OF PROFIT AND LOSS

	<u>Current Year</u>	<u>Prior Year</u>
Net premiums written	\$ 2,587,563.00	\$ 2,106,842.00
Unearned premium and additional policy reserve adjustment	<u>129,282.00</u>	<u>292,112.00</u>
Net losses incurred including adjusting expenses	\$ 2,458,281.00	\$ 1,814,730.00
Sub-Total	<u>1,598,362.00</u>	<u>1,175,330.00</u>
Commission and allowances	\$ 859,919.00	\$ 639,400.00
General expenses	<u>(476,935.00)</u>	<u>(361,232.00)</u>
Underwriting profit or (loss)	\$ 118,657.00	\$ 131,532.00
Investment income	295,541.00	315,122.00
Other income and expenditure	<u>11,308.00</u>	<u>-</u>
Net profit or (loss) before income taxes ...	\$ 425,506.00	\$ 346,654.00
Income taxes	<u>126,000.00</u>	<u>121,020.00</u>
Net profit or (loss)	\$ 299,506.00	\$ 225,634.00

EXHIBIT OF PREMIUMS IN FORCE IN CANADA

	<u>Gross Premiums in Force</u>	<u>Reinsurance Premiums in Force</u>	<u>Net Premiums in Force</u>
Property	\$ 4,406,535.00	\$ 3,930,776.00	\$ 475,759.00
Automobile - Liability	2,377,193.00	1,587,466.00	789,727.00
Automobile - Personal accident	55,035.00	36,643.00	18,392.00
Automobile - Other	1,322,315.00	881,681.00	440,634.00
Fidelity	277,894.00	209,720.00	68,174.00
Liability	413,204.00	292,559.00	120,645.00
Accident and sickness	2,822.00	473.00	2,349.00
Sub-Totals	\$ 8,854,998.00	\$ 6,939,318.00	\$ 1,915,680.00
Marine	<u>271.00</u>	<u>203.00</u>	<u>68.00</u>
Totals	\$ 8,855,269.00	\$ 6,939,521.00	\$ 1,915,748.00

TABLE XXXI

SEABOARD LIFE INSURANCE COMPANY

HEAD OFFICE - VANCOUVER, BRITISH COLUMBIA

Incorporated - 1953
 Commenced business in Alberta - 1961
 Licensed in the Provinces of British Columbia,
 Alberta, Saskatchewan, Ontario and New Brunswick.

OFFICERS

M. Adam Miles	Chairman of the Board
H. J. Seed	President
J. M. Burnett	Secretary-treasurer
Kenneth F. Rudd	Assistant Secretary

DIRECTORS

Dr. C. A. Allard	- Edmonton, Alberta	T. Ledley McMaster	- Victoria, B. C.
J. Cameron Allard	- Edmonton, Alberta	M. Adam Miles	- Edmonton, Alberta
Zane Feldman	- Edmonton, Alberta	Dr. E. A. Rodko	- Regina, Saskatchewan
Malcolm S. Fergusson	- Vancouver, B. C.	H. J. Seed	- Vancouver, B. C.
M. Klimove	- Edmonton, Alberta	L. T. D. Steeves	- Emonton, Alberta

AUDITORS

Peat, Marwick, Mitchell & Co.

DEPOSIT

Reciprocal deposit of \$530,000.00 held by the Government of the Province of British Columbia pursuant to uniform reciprocal deposit legislation as security for contracts in British Columbia, Alberta, Saskatchewan, Ontario and New Brunswick.

CAPITAL STOCK

Capital stock authorized:	No. of shares 1,000,000	Par Value \$2.00	Amount \$2,000,000.00
	No. of Shares	Amount Subscribed	Amount Paid in Cash
At beginning of year	431,858	\$ 2,159,290.00	\$ 2,159,290.00
Reduction of par value of shares from \$5.00 to \$2.00		1,295,574.00	1,295,574.00
At end of year	431,858	\$ 863,716.00	\$ 863,716.00

PREMIUM ON CAPITAL STOCK

Total amount paid at beginning of year	\$ 372,155.00
Amount received during year - arising out of a reduction of par value of shares from \$5.00 to \$2.00	1,295,574.00
Total amount paid at end of year	\$ 1,667,729.00

(SEABOARD LIFE INSURANCE COMPANY - Continued)

BALANCE SHEET (DECEMBER 31, 1971)ASSETS

Bonds owned by the company	\$ 3,026,217.00
Stocks owned by the company	258,499.00
Mortgage loans on real estate	1,603,578.00
Policy loans	301,327.00
Cash	76,288.00
Investment income due and accrued	75,981.00
Outstanding life insurance premiums and annuity considerations	73,943.00
Accident and sickness premiums due and unpaid effective after September 30th of current year	12,102.00
Amounts due from other companies on reinsured contracts for claims paid	1,675.00
Due from Reinsurer - Overpayment of premiums	23,019.00
Due from Reinsurer - Experience rating refunds	4,226.00
Cash surrender value - Life Insurance Policy on President	9,745.00
Miscellaneous Accounts Receivable	1,563.00
Segregated funds	1,263,450.00
Total Assets	\$ 6,737,585.00

LIABILITIES, CAPITAL AND SURPLUS

Actuarial reserve for life insurance and annuity contracts in force	\$ 3,362,333.00
Aggregate reserve for accident and sickness insurance	140,300.00
Outstanding claims under insurance and annuity contracts, including provision for unreported claims	349,270.00
Amounts on deposit with the company, pertaining to insurance and annuity contracts and including interest accumulations	1,069,452.00
Insurance premiums and annuity considerations received in advance, including \$ _____ accident and sickness premiums	2,660.00
Taxes, licences, and fees, due and accrued	40,122.00
General and investment expenses, due and accrued	21,420.00
Amounts received but not yet allocated	81,004.00
Segregated funds	1,36,450.00
Due to Mortgagors - Prepaid Property Taxes	805.00
Reinsurance premiums payable	1,524.00
Agents credit balances	18,371.00
Other liabilities	5,632.00
Mandatory Securities Valuation Reserve	9,500.00
Total Liabilities	\$ 6,371,815.00
Capital stock paid	863,716.00
Surplus in shareholders fund	1,667,729.00
Surplus in insurance and annuity funds	(2,165,675.00)
Grand Total	\$ 6,737,585.00

SUMMARY OF OPERATIONS

Premiums and annuity considerations - Life insurance and annuities	\$ 2,685,682.00
- Accident and sickness insurance	431,580.00
	\$ 3,117,262.00
Net investment income	347,642.00
Reinsurance experience refunds	4,226.00
Total Income	\$ 3,469,130.00
Claims incurred under insurance and annuity contracts, other than under settlement annuities	
Life insurance and annuities	\$ 1,328,654.00
Accident and sickness insurance	238,249.00
	\$ 1,566,903.00
Normal increase in actuarial reserve	(204,294.00)
Increase in aggregate reserve for accident and sickness insurance	27,600.00
Interest credited to amounts on deposit with the company	79,633.00
Interest on claims	1,765.00
Taxes, licences and fees, excluding investment taxes	49,174.00
Commissions on insurance premiums and annuity considerations	257,730.00
General expenses	963,413.00
Dividends to policy holders	153,629.00
Group experience refund	434,450.00
Transferred to Segregated Funds	292,571.00
Total	\$ 3,632,374.00
Balance carried to Surplus Account	\$ (153,444.00)

(SEABOARD LIFE INSURANCE COMPANY - Continued)

SURPLUS ACCOUNT

Surplus, December 31, 1970:	
In shareholders fund	\$ 372,155.00
In insurance and annuity funds	<u>(2,021,261.00)</u>
	\$ (1,649,106.00)
Increases:	
Net capital gain on investments	\$ 20,561.00
Premium paid on Capital Stock	<u>1,395,574.00</u>
	\$ 1,316,135.00
Decreases:	
Balance carried from summary of operations	\$ 153,444.00
Mandatory securities valuation reserve increase	9,500.00
Increase in actuarial reserves due to changes in valuation bases	<u>2,031.00</u>
	\$ 164,975.00
Net increase before dividends to shareholders	\$ 1,151,160.00
Net Increase	<u>\$ 1,151,160.00</u>
Surplus, December 31, 1971:	
	\$ 1,067,739.00
	<u>(1,165,675.00)</u>
	\$ (497,936.00)

TABLE XXXII

SIMCOE & ERIE GENERAL INSURANCE COMPANY

HEAD OFFICE - HAMILTON, ONTARIO

Incorporated - 1959
 Commenced business in Alberta - 1966
 Licensed in the Provinces of Quebec, Ontario, Manitoba, Alberta,
 British Columbia, and in the States of Georgia, Florida,
 and Alabama, U. S. A.

OFFICERS

J. C. Stradwick Sr.	Chairman
J. C. Stradwick Jr.	President
A. T. Chmiel	Executive Vice-President
A. D. Kneale	Treasurer
E. Swindall	Secretary
E. Dodd	Assistant Secretary-Treasurer

DIRECTORS

J. C. Stradwick Sr.	Ancaster, Ontario
J. C. Stradwick Jr.	Burlington, Ontario
A. T. Chmiel	Burlington, Ontario
E. Swindall	Delhi, Ontario

AUDITORS

Wright, Erickson, Lee and MacDonald

DEPOSIT

Reciprocal deposit of \$600,000.00 held by the Government of the Province of Ontario pursuant to uniform deposit legislation as security for contracts in Ontario, Manitoba, British Columbia, and Alberta.

CAPITAL STOCK

	COMMON			PREFERRED			
	No.	Par Value	Amount	No.	Par Value	Amount	Total
Authorized	20,000	\$100.00	\$2,000,000.00	-	\$	\$	\$2,000,000.00
Subscribed	10,000	\$100.00	\$1,000,000.00	-	\$	\$	\$1,000,000.00
Paid in Cash			\$1,000,000.00				\$1,000,000.00

CONTRIBUTIONS TO SURPLUS

Premium on Capital Stock	\$ 3,866.00
Other Contributions to surplus	\$
Total	\$ 3,866.00

1972 Report of the Superintendent of Insurance

(SIMCOE & ERIE GENERAL INSURANCE COMPANY - Continued)

COMPARATIVE BALANCE SHEET

	<u>ASSETS</u>	Current Year	Prior Year
Investments:			
Short term deposits and money market securities	\$ 1,749,972.00	\$ -	
Bonds - Market value \$3,846,743.00	3,914,713.00	2,878,693.00	
Stocks	604,866.00	366,694.00	
Summary of investments - Sub-Total	\$ 6,269,551.00	\$ 3,245,387.00	
Cash	516,638.00	1,550,021.00	
Investment income due or accrued	75,000.00	54,238.00	
Amounts due from agents and brokers	1,722,826.00	1,332,622.00	
Amounts owing by reinsurers	142,990.00	338,133.00	
Other assets	53,557.00	454,427.00	
Gross Assets	\$ 8,780,564.00	\$ 6,974,828.00	
Deduct: Assets not admitted	219,333.00	231,686.00	
Total Assets Admitted	\$ 8,561,231.00	\$ 6,743,142.00	
	<u>LIABILITIES</u>		
Unearned premiums extended at 80%	\$ 1,361,459.00	\$ 1,434,240.00	
Unearned premiums extended at 100%	189,284.00	342,606.00	
Additional policy reserves	42,149.00	-	
Provision for unpaid claims and adjustment expenses	2,960,910.00	2,220,404.00	
Agents' and brokers' credit balances	196,566.00	241,901.00	
Amounts owing to reinsurers	1,194,680.00	740,513.00	
Deposits from reinsurers	85,703.00	239,161.00	
Expenses due and accrued	230,903.00	27,679.00	
Provision for income tax	61,907.00	79,167.00	
Other liabilities	186,885.00	221,025.00	
Total Liabilities	\$ 6,510,446.00	\$ 5,546,696.00	
Reserves and Equity			
Reserves:			
Reinsurance ceded to unregistered companies	86,977.00	33,838.00	
Capital and Surplus:			
Capital stock - Paid	1,000,000.00	299,800.00	
Surplus - Contributed	3,866.00	3,866.00	
- Retained earnings	959,942.00	858,942.00	
Total Liabilities, capital and surplus	\$ 8,561,231.00	\$ 6,743,142.00	

STATEMENT OF RETAINED EARNINGS, CAPITAL AND SURPLUS

	<u>Decreases</u>	<u>Increases</u>
Net profit or loss	\$ -	\$ 171,766.00
Changes in unadmitted ledger assets	-	12,353.00
Changes in reserve for outstanding reinsurance ceded to unregistered companies	53,139.00	-
Dividends declared	39,880.00	-
Totals	\$ 83,119.00	\$ 184,119.00
<i>Net increase or (decrease)</i>		<i>\$ 101,000.00</i>
Earned surplus at beginning of year		\$ 858,942.00
Earned surplus at end of year		\$ 959,942.00
	<u>Capital</u>	<u>Contributed surplus</u>
Balance at beginning of the year	\$ 299,800.00	\$ 3,866.00
Paid in during the year	700,200.00	-
Balance at the end of the year	\$ 1,000,000.00	\$ 3,866.00

(SIMCOE & ERIE GENERAL INSURANCE COMPANY - Continued)

COMPARATIVE STATEMENT OF PROFIT AND LOSS

	Current Year	Prior Year
Net premiums written	\$ 5,443,002.00	\$ 5,193,945.00
Unearned premium and additional policy reserve adjustment	<u>182,080.00</u>	<u>595,491.00</u>
Net premiums earned	\$ 5,625,082.00	\$ 4,598,454.00
Net losses incurred including adjusting expenses	<u>3,855,815.00</u>	<u>2,988,981.00</u>
Sub-Total	\$ 1,769,267.00	\$ 1,609,473.00
Commission and allowances	761,651.00	859,472.00
General Expenses	<u>1,143,140.00</u>	<u>758,599.00</u>
Underwriting profit or (loss)	\$ (135,524.00)	\$ (8,598.00)
Investment income	394,780.00	297,621.00
Other income and expenditure	<u>12,003.00</u>	<u>(68,625.00)</u>
Net profit or (loss) before income taxes ...	\$ 271,259.00	\$ 220,398.00
Income taxes	<u>99,493.00</u>	<u>36,820.00</u>
Net profit or (loss)	\$ 171,766.00	\$ 183,578.00

EXHIBIT OF PREMIUMS IN FORCE IN CANADA

	Gross Premiums <u>In Force</u>	Reinsurance Premiums <u>In Force</u>	Net Premiums <u>In Force</u>
Property	\$ 5,980,601.00	\$ 3,885,235.00	\$ 2,095,360.00
Automobile - Liability	1,160,768.00	407,191.00	753,577.00
Automobile - Personal accident	17,382.00	6,222.00	11,160.00
Automobile - Other	643,061.00	266,622.00	376,439.00
Fidelity	22,280.00	19,774.00	2,506.00
Surety	1,138,124.00	1,012,002.00	126,122.00
Liability	2,684,520.00	2,023,460.00	401,058.00
Boiler and machinery	50.00	-	50.00
Sub-Totals	\$ 11,646,786.00	\$ 7,880,508.00	\$ 3,766,278.00
Marine	<u>1,411,506.00</u>	<u>947,074.00</u>	<u>464,432.00</u>
Totals	\$ 13,058,292.00	\$ 8,827,582.00	\$ 4,230,710.00

INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS' AGENCIES

NAME OF COMPANY	PRINCIPAL COMPANIES -	CLASSES OF INSURANCE
Alberta General Insurance Company	Fire, including Additional Perils under Supplemental Contract, Use and Occupancy Rents and Profits; Aircraft, Automobile, Boiler and Machinery, Burglary, Boiler, Theft, Weather, Workmen's Compensation.	Sickness, Sprinkler Leakage, Theft, Weather, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Limited Hail, Water Damage, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canada West Insurance Company	Fire, including Additional Perils Supplemental Contract, Use and Occupancy Rents and Profits; Automobile, Explosions, Falling Aircraft, Guarantee, Sprinkler Leakage, Steam Boiler, Suretyship Theft, Weather, and, in addition thereto, Earthquake, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.	Sickness, Sprinkler Leakage, Theft, Weather, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Landslide, Malicious Acts, Riot or Civil Commotion, Sprinkler Leakage, Strike, Vandalism, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Cosmopolitan Life Assurance Company	Life	Fire, including Use and Occupancy, Rents and Profits; Automobile, Boiler and Machinery, Burglary, Earthquake, Explosion, Guarantee, Inland Marine, Damage, Weather, and, in addition thereto, Collapse, Falling Aircraft, Impact by Vehicles, Landslide, Malicious Acts, Riot or Civil Commotion, Sprinkler Leakage, Strike, Vandalism, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
10554 - 92 Avenue, Edmonton, Alberta		
The Edmonton Canadian Insurance Company		
Attorney: Harold S. Villett		
1107 Baker Centre, 10025 - 106 Street, Edmonton, Alberta		
Mennonite Mutual Relief Insurance Company Ltd.		
Attorney: Jacob J. Klassen Box 226, Coaldale, Alberta		
Paramount Life Insurance Company		
Attorney: L.H. Fenerty 1500 Guinness House, Calgary, Alberta		
The Professional Life Insurance Company		
Attorney: William L. Walsh #1601, 1330 - 8 Street, SW, Calgary, Alberta		
Tropicana Mutual Life Insurance Company		
Attorney: James E. Wood 812 - 16 Avenue, SW, Calgary, Alberta		

INSURANCE COMPANIES, FRATERNAL SOCIETIES, PROPTROGAL EXCHANGES AND UNDERWRITERS AGENCIES
LICENSED UNDER THE ALBERTA INSURANCE ACT DURING 1971

NAME OF COMPANY	PROVINCIAL COMPANIES -	CLASSES OF INSURANCE
Western Financial Assurance Company 640 - 8 Avenue, SW, Calgary 2, Alberta	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Burglary, Credit, Employers' Liability, Forgery, Guarantee, Inland Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Steam Boiler, Theft, Weather, Workmen's Compensation.	Life, Accident, Sickness
Insurance Co. of Canada Attorney: J. L. Chapman 10423 Whyte Avenue, Edmonton, Alberta	Fire, Accident, Automobile, Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability and Theft.	Fire, Accident, Aircraft, Boiler and Machinery, Burglary, Credit, Employers' Liability, Forgery, Guarantee, Inland Marine, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft and Weather.
Abbey Life Insurance Company of Canada 9th Floor, 10040 - 104 Street, Edmonton, Alberta	Fire, Accident, Automobile, Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability and Theft.	Fire, Automobile, Aircraft, Boiler and Machinery, Burglary, Credit, Employers' Liability, Forgery, Guarantee, Inland Marine, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft and Weather.
Commerce and Industry Insurance Company of Canada c/o Reed Shaw Osler, 360 Eveden House, Calgary, Alberta Constitution Insurance Company of Canada 1000 Royal Bank Building, 10th Floor, SW, Calgary Empire Life Insurance Company, The 1612 - 14 Avenue, NW, Calgary, Alberta	Fire, Automobile, Aircraft, Boiler and Machinery, Burglary, Credit, Employers' Liability, Forgery, Guarantee, Inland Marine, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft and Weather.	Fire, Automobile, Aircraft, Boiler and Machinery, Burglary, Credit, Employers' Liability, Forgery, Guarantee, Inland Marine, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft and Weather.
Gerling Global General Insurance Company 9th Floor, 10040 - 104 Street, Edmonton, Alberta	Fire, Automobile, Aircraft, Boiler and Machinery, Burglary, Credit, Employers' Liability, Forgery, Guarantee, Inland Marine, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft and Weather.	Fire, Automobile, Aircraft, Boiler and Machinery, Burglary, Credit, Employers' Liability, Forgery, Guarantee, Inland Marine, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft and Weather.
Industrial Mutuals Mortars c/o Milner, Steer, 9th Floor, 10040 - 104 Street, Edmonton, Alberta	Fire, Automobile, Aircraft, Boiler and Machinery, Burglary, Credit, Employers' Liability, Forgery, Guarantee, Inland Marine, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft and Weather.	Fire, Automobile, Aircraft, Boiler and Machinery, Burglary, Credit, Employers' Liability, Forgery, Guarantee, Inland Marine, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft and Weather.
Attorney: Mary Kun 912 - 7 Street N, Lethbridge, Alberta	Sickness and Funeral Benefits	All Classes except Life and Hail Insurance
Fraternal Life 2221 - 22nd Street, SW, Calgary, Alberta	Life, Accident, Sickness	Fraternal Life

1972 Report of the Superintendent of Insurance

INSURANCE COMPANIES, FRANCHIAL SOCIETIES, LIFE POLICY EXCHANGES AND UNIFORMATED AGENCIES
LICENSED UNDER THE ALBERTA INSURANCE ACT DURING 1971

NAME OF COMPANY	CLASSEC OF INSURANCE
	EXTRA-PYR PHRICAL COMPANIES -
10410 - 21st Avenue, Edmonton, Pitts Insurance Company Limited.	Accident, Sickness
10410 - 11st Avenue, Edmonton, Alberta Provident Assurance Company.	Accident, Sickness, Public Liability
555 Bellall Building, 444 - 7 Avenue, SW, Calgary, Attorney: I. M. Grundywater c/o Beaver Lumber Company Ltd., Box 607, Edmonton, Saskatchewan Guarantee and Fidelity Company Limited. Attorney: R. J. Whitehead 736 - 8 Avenue, SW, Calgary, Alberta	To allow its existing contracts to run to maturity, to collect premiums now due upon policies outstanding and to pay claims. This is a limited license and does NOT authorize the licensee to undertake or renew insurance contracts in the Province of Alberta.
300 Bank of Montreal Building, Calgary, Alberta Seaboard Life Insurance Company.	Accident, Automobile, Boiler excluding Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Fire (Lumber Yards Only)
9th Floor, 10040 - 101 Street, Edmonton, Alberta Simcoe & Erie General Insurance Company.	Accident, Auto, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Fire, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Liability, Sprinkler Leaks, Theft, Windstorm, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
	CANADIAN REGISTERED COMPANIES -
The Acadia Insurance Company Attorney: John Carter Morrison Rm. 402, 10102 - 101st Street, Edmonton,	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Explosion, Fidelity, Forgery, Guarantee Limited to Surety; Inland Marine, Inland Transportation, Limited Hail, Plate Glass, Property Damage, Public Liability, Sprinkler Leaks, Theft, Windstorm, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Acadia Life Insurance Company Attorney: John Carter Morrison Rm. 402, 10102 - 101st Street, Edmonton,	

NAME OF COMPANY	CANADIAN REGISTERED COMPANIES	CLASSES OF INSURANCE
Adanac General Insurance Company of Canada Attorneys: S. Bruce Dodds 700 One Thornton Court, Edmonton, Alberta	Aircraft, Automobile, Boiler and Machinery, Earthquake, Fire, Flood, Hail, Impact by Vehicles, Limited Liability, Personal Property, Property Damage, Sprinkler Leakage, Theft, Windstorm, Water Damage.	Fire, Auto, Life, Land Transport, Injury, Property Damage, Civil Commotion, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Limited or Inherent Explosion, Motor Vehicle, Weather, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Alberta Systemic Solutions Attorneys: S. Bruce Dodds 9920 - 106 Street, Edmonton, Alberta	Aircraft, Automobile, Boiler and Machinery, Earthquake, Fire, Flood, Hail, Impact by Vehicles, Limited Liability, Personal Property, Plate Glass, Public Liability, Transportation, Marine, Personal Property, Plate Glass, Public Liability, Sickness, Theft, Water Damage.	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Earthquake, Fire, Flood, Hail, Impact by Vehicles, Limited Liability, Motor Vehicle, Weather, Water Damage, limited to the insurance against the risk of fire under a policy of the company.
Alberta Transport Attorneys: A. G. Kennedy c/o Dominion Bridge Company 803 - 24 Avenue SE, Calgary, Alberta	Aircraft, Automobile, Boiler and Machinery, Earthquake, Fire, Flood, Hail, Impact by Vehicles, Limited Liability, Motor Vehicle, Weather, Water Damage, limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.	Fire, Auto, Life, Land Transport, Injury, Property Damage, Civil Commotion, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Limited Liability, Motor Vehicle, Weather, Water Damage, limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.
Aid Association for Lutherans 76 Rosedawn Crescent, Calgary, Alberta	Life, and Disability, Accident and Sickness, to the extent authorized by its Articles of Incorporation, Constitution and Laws.	Fire, Auto, Life, Land Transport, Injury, Property Damage, Civil Commotion, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Limited Liability, Motor Vehicle, Weather, Water Damage, limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.
Allendale Mutual Insurance Company c/o Dominion Bridge Company 803 - 24 Avenue SE, Calgary, Alberta	Fire, Boiler and Machinery, Explosion, Inland Transportation, Property Damage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather, Windstorm, limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.	Fire, Auto, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Earthquake, Fire, Flood, Hail, Impact by Vehicles, Limited Liability, Motor Vehicle, Weather, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Allstate Insurance Company Attorneys: Arnold Moor 1200 14th Street, Suite 1000, Edmonton, Alberta	Fire, Auto, Aircraft, Automobile, Boiler and Machinery, Earthquake, Fire, Flood, Hail, Impact by Vehicles, Limited Liability, Motor Vehicle, Weather, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.	Fire, Auto, Aircraft, Automobile, Boiler and Machinery, Earthquake, Fire, Flood, Hail, Impact by Vehicles, Limited Liability, Motor Vehicle, Weather, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

1972 Report of the Superintendent of Insurance

INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND INSURANCE AGENCIES
LICENSED UNDER THE ALBERTA INSURANCE ACT DURING 1971

NAME OF COMPANY	CANADIAN REGISTERED COMPANIES	CLASSES OF INSURANCE	
		ALL LIFE	ACCIDENT & SICKNESS
Allstate Insurance Company of Canada	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Explosion, Property Damage, Public Liability, Sickness, Theft, and, in addition, Leakage, Water Damage, Weather, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.		
Allstate Life Insurance Company of Canada	Life, Accident and Sickness.		
802 McLeod Building, Edmonton, Alberta			
American Bankers Insurance Company of Florida	Fire, Accident, Automobile, excluding insurance against liability for loss or damage to persons or property caused by an automobile or the use or operation thereof, Inland Transportation, Property Damage, Theft, and in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, Weather and Windstorm, limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.		
Attorney: H.L. Irving, Q.C.			
27th Floor, Alberta Telephone Tower, Edmonton, Alberta			
American Bankers Life Assurance Company of Florida	Life, Accident and Sickness.		
27th Floor, Alberta Telephone Tower, Edmonton, Alberta			
American Casualty Company of Reading, Pennsylvania	Accident, Public Liability, Sickness.		
Attorney: Arnold Moir, Q.C.			
American General Building, Edmonton, Alberta			
American General Insurance Company of New York	Accident, Fire, Life, Marine, Motor Vehicle, Property, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather and Windstorm, limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.		
200, 10039 Jasper Avenue, Edmonton, Alberta			
American Health and Life Insurance Company	Life, Accident and Sickness.		
Attorney: C.W. Adams			
2315 - 4 Street, SW, Calgary, Alberta			
American Home Assurance Company	Fire, including Use and Occupancy Rents, Profits, and Smoke Damage, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Explosions, Hail, Inland Marine, Inland Transportation, Livestock, Plate Glass, Property Damage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Sprinkler Leakage, Theft, Weather and Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.		
Attorney: John E. Baker			
10017 Jasper Avenue, Edmonton, Alberta			
The American Insurance Company	Fire, including Use and Occupancy Rents, Profits, and Smoke Damage, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Explosions, Hail, Inland Marine, Inland Transportation, Livestock, Plate Glass, Property Damage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Sprinkler Leakage, Theft, Weather and Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.		
Attorney: William K. Sangwin			
525 Fifth Avenue, SW, Calgary, Alberta			
American Mutual Liability Insurance Company	Accident, Automobile, Employers' Liability, Public Liability, Nicknames, Workmen's Compensation.		
Attorney: A.G. Kennedy			
803 - 24 Avenue SE, Calgary, Alberta			

INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERTWITERS AGENCIES
LICENSED UNDER THE ALBERTA INSURANCE ACT DURING 1971

NAME OF COMPANY	- CANADIAN REGISTERED COMPANIES -	CLASSES OF INSURANCE
American National Fire Insurance Company	Fire, Boiler excluding Machinery; Earthquake, Employers' Liability, Explosion, Fury, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Theft, and, in addition thereto, Falling Aircraft, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather limited to the insurance of the same property as is insured under a policy of fire insurance of the company.	
Attorney: J. E. Facer 10017 Jasper Avenue, Edmonton, Alberta	Automobile excluding insurance against liability for loss or damage to persons or property caused by an automobile or the use or operation thereof; Credit, Property Damage, limited to Personal Property.	
The American Road Insurance Company	Automobile, Accident, Surety.	
Royal Bank Building, Edmonton, Alberta		
Attorney: Brian E. Kerr 1000 Chancery Hall, Edmonton, Alberta	Fire, Burglary and Machinery, Exclusion, Inland Transportation, Property Damage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.	
Associated Canadian Travelers	Life, and Accident to the extend authorized by its Act of Incorporation, Constitution and Laws.	
Attorney: Robert D. Kerr Main Floor, 640 - 6 Avenue SW, Calgary, Alberta	Accident, Aircraft, Employers' Liability, Public Liability.	
Aviation & General Insurance Company Limited		
Attorney: Brian E. Kerr 664, 330 - 5 Avenue SW, Calgary, Alberta	Fire, Automobile, Inland Transportation, Personal Property, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Limited Hail, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, Sprinkler Leakage, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.	
Bankers & Traders Insurance Company Limited	Fire, Automobile, Burglary, Inland Marine, Inland Transportation, Liability, Plate Glass, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Malicious Damage, Riot, Sprinkler Leakage, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.	
Attorney: Roy Gary Walker 330 - 9th Avenue, SW, Calgary, Alberta		
Paragon Reciprocal Exchange	Fire, including Use and Occupancy, Rents, and Profits; Accident, Automobile, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Windstorm, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Limited Hail, Limited or Inherent Explosion, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.	
Attorney: J. E. Facer 514 - 7 Street SW, Calgary, Alberta		

1972 Report of the Superintendent of Insurance

INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS' AGENCIES
LICENCED UNDER THE ALBERTA INSURANCE ACT DURING 1971

NAME OF COMPANY	CANADIAN REGISTERED COMPANIES	CLASSES OF INSURANCE
		Marine Boiler and Machinery
The Bee Fire, Hail, Accident & General Insurance Company		To allow its existing contracts to run to maturity, to collect premiums now due upon policies outstanding and to pay claims. This is a limited license and does NOT authorize the licensee to undertake or renew insurance contracts in the Province of Alberta.
Boston Old Colony Insurance Company		Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Aircraft, Automobile, Boiler and Machinery, Earthquake, Inland Transportation, Limited Hail, Marine, Plate Glass, Property Damage, Public Works, Motor Damage, Motor Vehicle, Workmen's Compensation, Windstorm, Workmen's Compensation, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Boiler Inspection and Insurance Company of Canada		Life and Disability, to the extent authorized by its Articles of Incorporation, Constitution and Laws, subject to the provisions of The Alberta Insurance Act; Sickness.
Attorney: Richard J. Rice 4223 Griseboi Drive NW Calgary, Alberta		Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Earthquake, Explosion, Forgery, Guarantee, Inland Transportation, Property Damage, Plate Glass, Theft, and, in addition thereto, Falling Aircraft, Hail, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather and Windstorm, limited to the insurance against the risk of fire under a policy of the company.
British America Assurance Company		Life, Accident, Sickness.
Attorney: L. W. Whalley One Thornton Court, Edmonton, Alberta		Automobile, excluding insurance against liability for loss or damage to persons or property caused by an automobile or the use or operation thereof, Inland Transportation, Property Damage limited to personal property.
Brotherhood of Railroad Trainmen Insurance Department		Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Automobile, Boiler and Machinery, Employers' Liability, Forgery, Guarantee, Inland Transportation, Liability, Limitation or Inherent Explosion, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Limited Hail, Rots or Civil Commotion, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
California-Western States Life Insurance Company		Alver Fire Insurance, Alberta Attorney: C. W. Adams 2315 - 4 Street SW, Calgary, Alberta
Attorney: J. D. Cregan, Q.C. 1000 - 104 Street, Edmonton, Alberta		The Canada Accident and Fire Assurance Company Attorney: William Cooper 211, 215 Second Street, SW, Calgary, Alberta

INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS AGENCIES
LICENSED UNDER THE ALBERTA INSURANCE ACT DURING 1971

**STATE COMPANIES, MUTUAL SOCIETIES, RECIPROCAL EXCHANGES AND
LICENCED OTHER THE ALBERTA INSURANCE ACT DURING
MUTUAL AGENT, LTD.**

NAME OF COMPANY **CANADIAN REGISTERED COMPANIES** **CLASSES OF INSURANCE**

1220 1/2 Jasper Avenue, Edmonton, Alberta

Attorney: Howard L. Irving, Q.C., 1220 1/2 Jasper Avenue, Edmonton, Alberta

Car City Insurance Company

Attorney: H. G. Field, Q.C., 10117 Jasper Avenue, Edmonton, Alberta

The Casualty Company of Canada

Attorney: George P. Draw, 540 - 12th Avenue SW, Calgary, Alberta

The Capitol Life Insurance Company

Attorney: Howard L. Irving, Q.C., 1220 1/2 Jasper Avenue, Edmonton, Alberta

Fireman's Fund Insurance Company of America

Attorney: Lloyd E. Norman, 1220 1/2 Jasper Avenue, Edmonton, Alberta

First Canadian Life Assurance Company

Attorney: H. J. Harvey, 360 Elveden House, Calgary, Alberta

First National Fire Insurance Company

Attorney: H. J. Harvey, 360 Elveden House, Calgary, Alberta

First State Mutual Automobile Insurance Company

Attorney: H. J. Harvey, 360 Elveden House, Calgary, Alberta

First State Mutual Fire Insurance Company

Attorney: H. J. Harvey, 360 Elveden House, Calgary, Alberta

First State Mutual Life Assurance Company

Attorney: H. J. Harvey, 360 Elveden House, Calgary, Alberta

First State Mutual Property and Casualty Company

Attorney: H. J. Harvey, 360 Elveden House, Calgary, Alberta

First State Mutual Reinsurance Company

Attorney: H. J. Harvey, 360 Elveden House, Calgary, Alberta

First State Mutual Surety Company

Attorney: H. J. Harvey, 360 Elveden House, Calgary, Alberta

First State Mutual Title Company

Attorney: H. J. Harvey, 360 Elveden House, Calgary, Alberta

Public Liability, Sprinkler Leakage, Theft, Windstorm, and, in addition
to the insurance of the same property as is insured under a policy
of fire insurance of the Exchange.

Fire, including Use and Occupancy, Rents and Rental Value, Smoke Damage, and, in
addition thereto, Earthquake, Falling Aircraft, Limited Hail, Limited or
Inherent Explosion, Riots or Civil Commotion, Sprinkler Leakage, Windstorm,
Limited to the insurance of the same property as is insured under a policy
of fire insurance of the Exchange.

Life, Accident, Sickness

Automobile, excluding insurance against liability for loss or damage to persons
or property caused by an automobile or the use or operation thereof,
Inland Transportation, Property Damage limited to Personal Property.

Fire, Accident, Automobile, Employers' Liability, Guarantee, Liability, Personal
Property, Plate Glass, Sickness, Theft, and, in addition thereto, Civil
Commotion, Earthquake, Falling Aircraft, Limited Hail, Impact by Vehicles, Limited Hail,
Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, Windstorm,
Limited to the insurance of the same property as is insured under a policy
of fire insurance of the company.

Inland Transportation, Marine, Plate Glass, Property Damage, Public
Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather, limited to
the insurance of the same property as is insured under a policy of fire
insurance of the company.

Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of
the same property as is insured under a policy of fire insurance of the
company.

Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of
the same property as is insured under a policy of fire insurance of the
company.

Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of
the same property as is insured under a policy of fire insurance of the
company.

Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of
the same property as is insured under a policy of fire insurance of the
company.

Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of
the same property as is insured under a policy of fire insurance of the
company.

CLASSES OF INSURANCE

- CANADIAN REGISTERED COMPANIES -

NAME OF COMPANY	
The Commercial Life Assurance Company of Canada Attn: Mr. G. J. Arthur 902, 10089 Jasper Avenue, Edmonton, Alberta	Life
Commercial Union Assurance Company Limited Attorney: William Soper 2111, 615 Second Street SW, Calgary 2, Alberta	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage; Accident, Airplane, Automobile, Boiler and Machinery, Explosive Liability, Fire, Guarantee, Inland Transportation, Liability, Limited or Inherent Explosion, Marine, Glass, Property Damage, Civil, Aircraft, Liability, Falling Aircraft, Impact by Vehicles, Limited Hail, Risks or Civil Commotion, Water Damage, Windstorm, Limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Commonwealth Insurance Company Attorney: M. E. Jones, Esq. 3rd Floor, 444 - 7 Avenue SW, Calgary, Alberta	Fire, Accident, Automobile, Boiler and Machinery, Explosion, Inland Transportation, Plate Glass, Property Damage, Theft, and, in addition thereto, Earthquake, Weather and Windstorm, Limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.
Connecticut General Life Insurance Company Attn: Mr. G. C. Moore, Vice President, Director, Edmonton, Alberta	Fire, Accident, Aircraft, Automobile, Liability, Renter's Liability, Plate Glass, Fall Glass, Falling Aircraft, Forgery, Guarantee, Impact by Vehicles, Inland Transportation, Livestock, Plate Glass, Property Damage, Sprinkler Leakage, Sickness, Sprinkler Leakage, Theft, Water Damage, Weather and Windstorm.
Connecticut General Life Insurance Company Attn: Mr. G. C. Moore, Vice President, Director, Edmonton, Alberta	Life, Accident, Sickness.
Consolidated Five Provincial Insurance Company Attorney: William K. Sangwin 535-5 Avenue SW., Calgary, Alberta	Fire, Accident, Aircraft, Automobile, Liability, Renter's Liability, Plate Glass, Fall Glass, Falling Aircraft, Forgery, Guarantee, Hall, Impact by Vehicles, Inland Transportation, Livestock, Plate Glass, Property Damage, Sprinkler Leakage, Sickness, Sprinkler Leakage, Theft, Windstorm and, in addition thereto, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Continental Assurance Company Attorney: Arnold F. Moir McLeod Building, Edmonton, Alberta	Fire, including Use and Occupancy, Rents and Profits; Accident, Aircraft, Automobile, Boiler and Machinery, Earthquake, Employers' Liability, Explosive Liability, Fire, Guarantee, Hall, Inland Transportation, Liability, Plate Glass, Property Damage, Sickness, Theft and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Sprinkler Leakage, Water Damage, Sprinkler Leakage, Theft, Windstorm and, in addition thereto, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Continental Insurance Company Attorney: Thomas H. Keen 505 - 8 Avenue West, Calgary, Alberta	Fire, including Aircraft, Automobile, Boiler and Machinery, Explosive Liability, Explosive Liability, Fire, Hall, Impact by Vehicles, Inland Transportation, Liability, Plate Glass, Fall Glass, Falling Aircraft, Forgery, Guarantee, Hall, Impact by Vehicles, Inland Transportation, Liability, Plate Glass, Property Damage, Public Liability, Sickness, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

1972 Report of the Superintendent of Insurance

LICENSED UNDER THE RECIPROCAL EXCHANGES AND UNDERTWITERS AGENCIES
LICENCEZ SOUS LA LOI DES EXCHANGES RECIPROCAUX ET DES AGENCEZ D'ASSURANCES

NAME OF COMPANY	CANADIAN REGISTERED COMPANIES	CLASSES OF INSURANCE
4708 Ross Street, Red Deer, Alberta		Life, Accident, Sickness.
509 Lancaster Building, Calgary, Alberta		Life, Accident, Sickness to the extent authorized by its Articles of Incorporation, Constitution & Laws.
Attorney: J. E. Baker 1100, 10117 Jasper Avenue, Edmonton, Alberta		
Croatian Fraternal Union of America		
Attorney: Mihovil Kran 11023 - 122 Street, Edmonton, Alberta		
Crown Life Insurance Company		
Attorney: J. O. Maxwell, C.I.U. 11147 - 17 Avenue, SW, Calgary, Alberta		
Cuni's Insurance Society, Inc		
Attorney: James J. Peterson 2706 - 14 Street, NW, Calgary, Alberta		
Cuna Mutual Insurance Society		
Attorneys: T. H. Keen 2706 - 14 Street NW, Calgary, Alberta		
Desjardins Mutual Life Assurance Company		
The Dominion of Canada General Insurance Company		
Attorney: George P. Craw 540 - 12 Avenue SW, Calgary, Alberta		
The Dominion Insurance Corporation		
Attorney: T. H. Keen 505 - 8th Avenue, S.W., Calgary, Alberta		
Fire, Accident, Automobile, Boiler excluding Machinery, Employers' Liability, Explosion, Inland Transportation, Limited Hail, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Windstorm, and, in addition thereto, Earthquake, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.		
Fire, Accident, Boiler excluding Machinery, Explosion, Forgery, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather, limited to the insurance of the same property as is insured against the risk of fire under a policy of the company, all limited to the writing of insurance on the property of credit unions and credit union members.		
Fire, Accident, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Liability, Personal Property, Plate Glass, Sickness, Theft, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, Limited Hail, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.		
Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Explosions, Forgery, Guarantee, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.		

INSURANCE COMPANIES, FRATERNAL SOCIETIES RECIPROCAL EXCHANGES AND UNDERWRITERS AGENCIES
LICENCED UNDER THE ALBERTA INSURANCE ACT DURING 1971

NAME OF COMPANY	CANADIAN REGISTERED COMPANIES -	CLASSES OF INSURANCE
The Dominion Life Assurance Company	Life, Accident, Sickness.	
Attorney: Kenneth H. Sloob 1005 - 106 Street, Ste. 1207, Edmonton 14, Alberta	To allow its existing contracts to run to maturity, to collect premiums now due upon policies outstanding and to pay claims. This is a limited license and does NOT authorize the licensee to undertake or renew insurance contracts in the Province of Alberta.	
Eagle Star Insurance Company Limited		
Attorney: J. L. Faicer 10169 - 104 Street, Edmonton, Alberta	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Explosive, Guarantee, Inland Transportation, Limit, Liability, Linen, Mail, Livestock, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather, Windstorm, and, in addition thereto, Partiaue, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.	
Eagle Star Insurance Company of Canada	Life, Accident, Sickness.	
Attorney: J. L. Faicer 10169 - 104 Street, Edmonton, Alberta	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Explosion, Fire, Property Damage, Public Liability, Sprinkler Leakage, Theft, Weather, Windstorm, and, in addition thereto, Earthquake, Impact by Vehicles, Sprinkler Leakage, Water Damage, limited to insurance of the same property as is insured under a policy of fire insurance of the company.	
The Eastern Life Assurance Company		
Attorney: Robert E. Foy 10220 - 101 Street, Edmonton, Alberta	Fire, including Use and Occupancy, Rents, Profits and Charges; Automobile, Inland Marine, Inland Transportation, Plate Glass, Property Damage, Theft, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Hair, Impact by Vehicles, Malicious Damage, Riot, Smoke Damage, Sprinkler Leakage, Tornado, Water Damage, Weather, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.	
Economic Mutual Insurance Company		
Attorney: Bruce A. Brodie 9930 - 106 Street, Edmonton, Alberta	Accident, Automobile excluding insurance against liability for loss or damage to persons or property caused by an automobile or the use or operation thereof; Property Damage limited to Personal Property; Public Liability.	
Elite Insurance Company		
Attorney: Eugene T. Palzat 1415 - 17 Avenue SW, Calgary, Alberta	Fire, including Smoke Damage; Accident, Aircraft, Automobile, Boiler and Machinery, Civil Commotion, Employers' Liability, Forgery, Guarantee, Inland Marine, Inland Transportation, Liability, Limited Hail, Limited or Inherent Explosion, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft, Windstorm, Workmen's Compensation, and, in addition thereto, Falling Aircraft, Impact by Vehicles, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.	
Emenco Insurance Company		
Attorney: Arnold F. Virg, C.C. 802 McLeod Building, Edmonton, Alberta	Fire, Accident, Automobile, Boiler excluding Machinery, Explosion, Plate Glass, Property Damage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather, Windstorm, limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.	
The Employers' Liability Assurance Corporation, Limited		
Attorney: William Cooper 211, 615 - 2 Street SW, Calgary, Alberta	Employers Mutual Fire Insurance Company Attorney: Roy I. Hushion 1410 First Street SW, Calgary, Alberta	

NAME OF COMPANY	CLASSES OF INSURANCE
CANADIAN RAILROAD INSURANCE COMPANY	Accident, Aircraft, Automobile, Employers' Liability, Forgery, Guarantee, Sickness, Theft, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, Weather, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
English & American Insurance Company Limited	Accident, Aircraft, Automobile, Boiler and Machinery, Inland Marine, Attorney: Roy T. Hugson 1410 - 1 Street SW, Calgary, Alberta
The Equitable Life Assurance Society of the United States	Accident, Sickness.
The Equitable Life Insurance Company of Canada	Accident, Sickness.
The Excelsior Life Insurance Company	Accident, Sickness.
Excess Insurance Company Limited	Accident, Automobile, Boiler excluding Machinery, Inland Transportation, Plate Glass, Property Damage, Theft, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, Weather, Windstorm, limited to the insurance of the same property as is insured under a policy of fire risk of fire under a policy of the company.
Federal Fire Insurance Company	Fire, Aircraft, Automobile, Boiler and Machinery, Earthquake, Employers' Liability, Guarantee, Forgery, Inland Marine, Impact by Vehicles, Limited or Inherent Explosion, Public Liability, Sprinkler Leakage, Theft, Water Damage, Weather.
Federal Life & Casualty Company	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage; Accident, Automobile, Boiler and Machinery, Employers' Liability, Explosions, Forgery, Guarantee, Inland Marine, Inland Transportation, Limited Hull, Marine, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, Malicious Damage, Water Damage, Limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Federal Life & Casualty Company	L. f., Accident, Sickness
McLEOD BUILDING	Attorney: D. V. Reynolds 906 McLeod Building, Edmonton, Alberta

INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS AGENCIES
LICENSED UNDER THE ALBERTA INSURANCE ACT DURING 1971

1972 Report of the Superintendent of Insurance

INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS' AGENCIES
LICENCED UNDER THE ALBERTA INSURANCE ACT DURING 1971

NAME OF COMPANY	CANADIAN REGISTERED COMPANIES -	CLASSES OF INSURANCE
Florists' Mutual Insurance Company	Inland Marine, Property Damage, Limited to Personal Property; Plate Glass, Weather, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Hail as a class incidental to or in addition to the class of Fire Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, Limited to the insurance of the same property as is insured under a policy of fire insurance of the company.	Life, Accident, Sickness
1000 Royal Bank Building, Edmonton, Alberta	Fire, Accident, Aircraft, Automobile, Credit, Explosion, Inland Marine, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Limited Hail, Water Damage, Weather and Windstorm, limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.	Accident, Sickness
Foremost Insurance Company Grand Rapids, Michigan	Fire, Accident, Automobile, Boiler and Machinery, Earthquake, Employers' Liability, Sprinkler Leakage, Theft, Weather, and, in addition thereto, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.	Accident, Sickness
1100 - 10117 Jasper Avenue, Edmonton, Alberta	Fire, Accident, Automobile, Boiler excluding Machinery; Employers' Liability, Public Liability, Sickness, Sprinkler Leakage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.	Accident, Sickness
The Franklin Life Insurance Company	Fire, Accident, Automobile, Boiler excluding Machinery; Employers' Liability, Public Liability, Sickness, Sprinkler Leakage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.	Accident, Sickness
Attorney: George A.C. Steer, Q.C., 9th Floor, 10040 - 104 Street, Edmonton, Alberta	Fire, Accident, Automobile, Boiler excluding Machinery; Employers' Liability, Public Liability, Sickness, Sprinkler Leakage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.	Accident, Sickness
Gamble Aiden Life Insurance Company	Fire, Accident, Automobile, Boiler excluding Machinery; Employers' Liability, Public Liability, Sickness, Sprinkler Leakage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.	Accident, Sickness
Attorney: Arnold P. Blaikie 1000 Royal Bank Building, Edmonton, Alberta	Fire, Accident, Automobile, Boiler excluding Machinery; Employers' Liability, Public Liability, Sickness, Sprinkler Leakage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.	Accident, Sickness
The General Accident Assurance Company of Canada	Fire, Accident, Automobile, Boiler excluding Machinery; Employers' Liability, Public Liability, Sickness, Sprinkler Leakage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.	Accident, Sickness
Attorney: Walter M. Rennels 550, 266 - 4 Street SW, Calgary, Alberta	Fire, Accident, Automobile, Boiler excluding Machinery; Employers' Liability, Public Liability, Sickness, Sprinkler Leakage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.	Accident, Sickness
General Accident Fire and Life Assurance Corporation Ltd.	Fire, Accident, Automobile, Boiler excluding Machinery; Employers' Liability, Public Liability, Sickness, Sprinkler Leakage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.	Accident, Sickness
Attorney: Walter M. Rennels 550, 260 - 4 Street SW, Calgary, Alberta	Fire, Accident, Automobile, Boiler excluding Machinery; Employers' Liability, Public Liability, Sickness, Sprinkler Leakage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.	Accident, Sickness
General Fire and Casualty Company	Fire, Accident, Automobile, Boiler excluding Machinery; Employers' Liability, Public Liability, Sickness, Sprinkler Leakage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.	Accident, Sickness
Attorney: J. A. Knight 222 First Avenue, West, Calgary, Alberta	Fire, Accident, Automobile, Boiler excluding Machinery; Employers' Liability, Public Liability, Sickness, Sprinkler Leakage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.	Accident, Sickness
General Insurance Company of America	Fire, Accident, Automobile, Boiler excluding Machinery; Employers' Liability, Public Liability, Sickness, Sprinkler Leakage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.	Accident, Sickness
Attorney: D. Harvey McIsaac Natural Resources Building, 205 - 9 Avenue, Calgary, Alberta	Fire, Accident, Automobile, Boiler excluding Machinery; Employers' Liability, Public Liability, Sickness, Sprinkler Leakage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.	Accident, Sickness

NAME OF COMPANY	CANADIAN REGISTERED COMPANIES -	CLASSES OF INSURANCE
General Security Insurance Company of Canada	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Credit, Employers' Liability, Explorers', Freight, General Liability, Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.	
The Globe Indemnity Company of Canada	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage; Accident, Aircraft, Automobile, Boiler and Machinery, Credit, Employers' Liability, Explorers', Freight, General Liability, Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.	
General Mutual Insurance Company	Life, Accident, Credit, Fire, Glass, Health, Liability, Life, Marine, Motor Vehicle, Property Damage, Public Liability, Theft, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, Sprinkler Leakage, Windstorm, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.	
Great Western Life Assurance Company	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage; Accident, Boiler and Machinery, Credit, Explorers', Freight, General Liability, Glass, Property Damage, Public Liability, Theft, Weather, and, in addition thereto, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Sprinkler Leakage, Water Damage, Windstorm, limited to the insurance of the same property as is insured against the risk of fire under a policy of the Company.	
Grain Insurance and Guarantee Company	Life, to the extent authorized by its Articles of Incorporation, Constitution, and Laws.	
Attorneys: John D. Mason 520 - 5 Avenue, SW, Calgary, Alberta		
Attorneys: D. L. Shaw 1245 Stony Plain Road, Edmonton, Alberta		
The Grand Orange Lodge of British America Benefit Fund		
Attorneys: Harold F. Wallace 7706 - 80 Avenue, Edmonton, Alberta		
Great Western Insurance Company		
Attorneys: David Murray Clement 2 National Trust Building, Edmonton, Alberta		
Great-West Life Assurance Company		
Attorneys: J. P. Smith 240 - 4 Avenue SW, Calgary, Alberta		
The Great-West Life Assurance Company		
Attorneys: Dan W. Lawton 1410 Oxford Building, 10025 Jasper Avenue, Edmonton, Alberta		

INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS AGENCIES
LICENSED UNDER THE ALBERTA INSURANCE ACT DURING 1971

- CANADIAN REGISTERED COMPANIES -

CLASSES OF INSURANCE

NAME OF COMPANY	CLASSES OF INSURANCE
The Royal Mortgage Company	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Earthquake, Employers' Liability, Explosion, Falling Aircraft, Forgery, Quarantine, Inland Public Liability, Real Property, to the extent authorized by the insurance laws of the state of New York; Sickness, Sprinkler Leakage, Theft, Water Damage, Weather and, in addition thereto, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance.
10117 Jasper Avenue, Edmonton, Alberta	Aircraft, Automobile, Boiler and Machinery, Earthquake, Employers' Liability, Forgery, Quarantine, Inland Public Liability, Real Property, to the extent authorized by the insurance laws of the state of New York; Sickness, Sprinkler Leakage, Theft, Water Damage, Weather and, in addition thereto, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance.
The Imperial Guarantee and Accident Company of Canada	Fire, including Use and Occupancy, Rents and Profits; Accident, Automobile, Boiler and Machinery, Employers' Liability, Forgery, Quarantine, Inland Public Liability, Real Property, to the extent authorized by the insurance laws of the state of New York; Sickness, Sprinkler Leakage, Theft, Windstorm, Workers' Compensation and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the company.
214 - 6 Avenue, West, Calgary, Alberta	Life, Accident, Sickness
The Indemnity Marine Assurance Company Limited	Life, Accident, Sickness
27th Floor, Alberta Telephone Tower, Edmonton, Alberta	Life, Accident and Sickness, to the extent authorized by the Society's Act of Incorporation, Constitution and Laws.
7258 - 101st Avenue, Edmonton, Alberta	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Earthquake, Employers' Liability, Forgery, Quarantine, Inland Public Liability, Real Property, to the extent authorized by the insurance laws of the state of New York; Sickness, Sprinkler Leakage, Theft, Water Damage, Weather and, in addition thereto, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance.
639 - 5 Avenue SW, Calgary, Alberta	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Automobile, Boiler and Machinery, Employers' Liability, Explosions, Forgery, Quarantine, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Insurance Corporation of Ireland Limited	The Insurance Corporation of Ireland Limited
514 - 7 Street West, Calgary, Alberta	514 - 7 Street West, Calgary, Alberta

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SOCIETIES, RECIPROCAL EXCHANGES AND UNDER-WRITERS AGENCIES
THE ALBERTA INSURANCE ACT, APRIL 1971

NAME OF COMPANY	CLASSES OF INSURANCE
CANADIAN REGISTERED COMPANIES	
Attorney: C. A. Kosman, Q.C. 902 Chancery Hall, Edmonton, Alberta	Transportation, Plate Glass, Property Damage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather and Windstorm, Limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.
Attorney: H. L. Irving, Q.C. 27th Floor, Alberta Telephone Tower, Edmonton, Alberta	Life, to the extent authorized by its Act of Incorporation, Constitution and Laws.
Knights of Columbus	Life, Accident and Sickness.
Attorney: George A. Picco 1427 Remington Road, Calgary, Alberta	To allow its existing contracts to run to maturity, to collect premiums now due upon policies outstanding and to pay claims. This is a limited license and does NOT authorize the licensee to undertake or renew insurance contracts in the Province of Alberta.
Laurier Life Insurance Company,	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Property, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, Limited Hail, Water Damage, Limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Lawson's Life Assurance Corporation,	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Property, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, Limited Hail, Water Damage, Limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Attorney: J. D. Mason 520 - 5th Avenue S.W., Calgary, Alberta	Damage, Public Liability, Sickness, Theft.
Lawson's Life Assurance Corporation,	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Liability, Explosion, Forgery, Guarantee, Inland Marine, Inland Transport, Aviation, Limited Hail, Marine, Plate Glass, Property, Public Liability, Sickness, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, Limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Liberty Mutual Insurance Company	Life, Accident and Sickness.
Liberty Mutual Insurance Company	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Liability, Explosion, Forgery, Guarantee, Inland Marine, Inland Transport, Aviation, Limited Hail, Marine, Plate Glass, Property, Public Liability, Sickness, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, Limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Liberty Mutual Insurance Company	Life, Accident and Sickness.
Attorney: John R. Munro 10th Floor, Executive Building, Jasper Avenue and 109th Street, Edmonton, Alberta	The Liverpool and London and Globe Insurance Company
Attorney: J. W. L. Stevenson 520 - 5th Avenue, S.W., Calgary, Alberta	The Life Insurance Company of Canada
Locomotive Engineers Mutual Life and Accident Insurance	The Liverpool and London and Globe Insurance Company

INSURANCE COMPANY, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND LIFE INSURANCE ACT DIVISION
LICENCED UNDER THE ALBERTA INSURANCE ACT DURING 1971

1972 Report of the Superintendent of Insurance

**INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS AGENCIES
LICENSED UNDER THE ALBERTA INSURANCE ACT DURING 1971**

NAME OF COMPANY	CLASSES OF INSURANCE	NAME OF COMPANY	CLASSES OF INSURANCE
Lumbermen's Underwriting Alliance	Fire, including Use and Occupancy, Rents, Profits and Smack Parade; Inland Marine, Inland Transportation, Windstorm, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Limited Hail, Limited or Inherent Explosion, Riot, or Civil Commotion, Sprinkler Leakage, Water Damage, Weather, limited to the insurance of the same property, as is insured under a policy of fire insurance of the exchange.	Lutheran Brotherhood	Life and Disability, Accident and Sickness, to the extent authorized by its Articles of Incorporation, Constitution and Laws.
Attorney: Geoffrey H. Saxton 112 Barry Building, Edmonton, Alberta	To allow its existing contracts to run to maturity, to collect premiums now due upon outstanding policies and to pay claims. This is a limited license and does NOT authorize the licensee to undertake or renew insurance contracts in the Province of Alberta.	Maccabees Mutual Life Insurance Company	Fire, including Use and Occupancy, Rents and Profits; Accident, Aircraft excluding insurance against loss of or damage to an aircraft; Automobile, Boiler and Machinery, Explosion, Forgery, Property Damage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Attorney: James S. Palmer 800 Royal Bank Building, Calgary 2, Alberta	Life, Accident and Sickness.	The Manufacturers Life Insurance Company	Fire, including Use and Occupancy, Rents and Profits; Accident, Aircraft excluding insurance against loss of or damage to an aircraft; Automobile, Boiler and Machinery, Explosion, Forgery, Property Damage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Attorney: John R. Seddhouse Ste. 2020, 125 - 9th Avenue S.E., Calgary, Alberta	Life, Accident and Sickness.	6th Floor, Alberta & Southern Building, 240 - 4th Avenue S.W., Calgary, Alberta	Fire, including Use and Occupancy, Rents and Profits; Accident, Aircraft excluding insurance against loss of or damage to an aircraft; Automobile, Boiler and Machinery, Explosion, Forgery, Property Damage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Maryland Casualty Company	Fire, including Use and Occupancy, Rents and Profits; Accident, Aircraft excluding insurance against loss of or damage to an aircraft; Automobile, Boiler and Machinery, Explosion, Forgery, Property Damage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.	Toronto-Dominion Bank Building, 200, 1000 Jasper Avenue, Edmonton, Alberta	Fire, including Use and Occupancy, Rents and Profits; Accident, Aircraft excluding insurance against loss of or damage to an aircraft; Automobile, Boiler and Machinery, Explosion, Forgery, Property Damage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Attorney: Michael C. Rodney 27th Floor, Alberta Telephone Tower, Edmonton, Alberta	Fire, including Use and Occupancy, Rents and Profits; Accident, Aircraft excluding insurance against loss of or damage to an aircraft; Automobile, Boiler and Machinery, Explosion, Forgery, Property Damage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.	1300 - 8th Street, S.W., Calgary 3, Alberta	Fire, including Use and Occupancy, Rents and Profits; Accident, Aircraft excluding insurance against loss of or damage to an aircraft; Automobile, Boiler and Machinery, Explosion, Forgery, Property Damage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Metropolitan Life Insurance Company	Fire, including Use and Occupancy, Rents and Profits; Accident, Aircraft excluding insurance against loss of or damage to an aircraft; Automobile, Boiler and Machinery, Explosion, Forgery, Property Damage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather and Windstorm, limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.	Attorney: Edward S. Barnes 10408 - 124th Street, 4th Floor, Edmonton, Alberta	To allow its existing contracts to run to maturity, to collect premiums now due upon policies outstanding and to pay claims. This is a limited license and does NOT authorize the licensee to undertake or renew insurance contracts in the Province of Alberta.
Mid-Continent Mutual Insurance Company	Fire, including Use and Occupancy, Rents and Profits; Accident, Aircraft excluding insurance against loss of or damage to an aircraft; Automobile, Boiler and Machinery, Explosion, Forgery, Property Damage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather and Windstorm, limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.	307 Mercantile Building, Edmonton, Alberta	The Ministers Life and Casualty Union
Attorney: Rev. E. J. Thompson 8709 - 112th Street, Edmonton, Alberta	Attorney: Bruce A. Brodie 802 McLeod Building, Edmonton, Alberta	Attorney: Bruce A. Brodie 9930 - 106 Street, Edmonton, Alberta	The Ministers Mutual Life Insurance Company

NAME OF COMPANY	CANADIAN REGISTERED COMPANIES -	CLASSES OF INSURANCE
Modern Woodmen of America		Life and Insurance Against Disability arising from old age or injury to the person by accident to the extent authorized by its Articles of Association, Constitution and Laws.
The Monarch Life Assurance Company	Life	
2nd Floor, 100th Avenue Building, 10405 - 100th Avenue, Edmonton, Alberta		
Montreal Life Insurance Company	Life, Accident and Sickness.	
Miner Building, 10040 - 104th Street, Edmonton, Alberta		
Attorney: D. D. Duncan c/o Duncan, Mistew, Bowen, Craig, Brosseau & Horne 10048 - 101A Avenue, Edmonton, Alberta		
Attorney: Stanley G. Stucker 17223 - 104th Avenue, Edmonton, Alberta		
330 - 9th Avenue S.W., Calgary, Alberta	Life, Accident, Sickness.	
The Mutual Life Assurance Company of Canada		
Attorney: Francis Andrew Robinson 11765 Jasper Avenue, Edmonton, Alberta	Life, Accident, Sickness.	
The Mutual Life Insurance Company of New York		
1101 Baker Centre, 10025 - 106 Street, Edmonton, Alberta	Life, Accident, Sickness.	
Mutual Of Omaha Insurance Company		
Attorney: Jack C. Q. Brown 302, 1147 - 17th Avenue S.W., Calgary, Alberta	Life, Accident, Sickness.	
National Employers' Mutual General Insurance Association Limited.		
Attorney: Roy Gary Walker 330 - 9th Avenue S.W., Calgary, Alberta	Fire, Automobile, Burglary, Inland Marine, Inland Transportation, Liability, Plate Glass, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Malicious Damage, Riot, Smoke Damage, Sprinkler Leakage, Tornado, Water Damage, Weather, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.	
New York Life Insurance Company		
10180 - 102nd Street, Edmonton, Alberta	Life, Accident, Sickness.	

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INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS' AGENCIES;
LICENCED UNDER THE ALBERTA INSURANCE ACT DURING 1971

NAME OF COMPANY	CANADIAN REGISTERED COMPANIES -	CLASSES OF INSURANCE
Niagara Fire Insurance Company	Fire including Use and Occupancy, Rents and Profits, Accident, Aircraft, Automobile, Boiler and Machinery, Earthquake, Employees' Liability, Explosion, Falling Aircraft, Forgery, Guarantee, Hail, Impact by Vehicles, Inland Transportation, Sprinkler Leakage, Theft, Windstorm and, in addition thereto, Water Damage, Wearer, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.	
North American Benefit Association	Life to the extent authorized by its Articles of Incorporation, Constitution and By-Laws.	
Attorney: Thelma A. Drewth 12107 - 95th Street, Edmonton, Alberta	Life, Accident and Sickness.	
North American Life and Casualty Company	Life, Accident, Sickness	
One Thornton Court, 3rd Floor, Edmonton, Alberta	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Earthquake, Employers' Liability, Plate Glass, Property Damage, Public Liability, Sicknes, Sprinkler Leakage, Theft, Windstorm, Workmen's Compensation and, in addition thereto, Falling Aircraft, Impact by Vehicles, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.	
North British and Mercantile Insurance Company Limited	To allow its existing contracts to run to maturity, to collect premiums now due upon policies outstanding and to pay claims. This is a limited license and does NOT authorize the licensee to undertake or renew insurance contracts in the Province of Alberta.	
Attorney: Nels T. Crowell		
North British and Mercantile Insurance Company Limited	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Burglary, Employers' Liability, Explosion, Guarantee, Inland Marine, Inland Transportation, Liability, Limited Hail, Marine Glass, Property Damage, Public Liability, Sicknes, Sprinkler Leakage, Theft, Windstorm, Workmen's Compensation, and, in addition thereto, Falling Aircraft, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.	
Attorney: William Cooper 10020 - 102 Street, Edmonton, Alberta	Life, Accident, Sickness.	
The Northern Life Assurance Company of Canada	Life, Accident, Sickness.	
Attorney: Mel Wayne 1344, 10025 Jasper Avenue, Edmonton, Alberta		
The North West Commercial Travellers' Association of Canada	Life to the extent authorized by its Act of Incorporation, Constitution and Laws.	
Attorney: Dennis H. Crawford 431 - 5th Street, S.W., Calgary, Alberta		
Norwich Union Fire Insurance Society Limited	Fire, including Use and Occupancy, Rents and Profits, and Smoke Damage, Accident, Automobile, Earthquake, Employees' Liability, Explosions, Fire, Flood, Hail, Inland Transportation, Plate Glass, Property Damage, Sicknes, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Falling Aircraft, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.	
Attorney: James Henry Elton 606 - 4 Street S.W., Calgary, Alberta		

NAME OF COMPANY	CANADIAN REGISTERED COMPANIES	CLASSES OF INSURANCE
The Norwich Union Life Insurance Society	Life	
Attorney: Harold C. Cooper 1133 Jasper Avenue, 2nd Floor - 106 Street, Edmonton, Alberta		Life, Accidental Death, Sickness.
Conidental Life Insurance Company		Life, Accidental Death, Sickness.
Attorney: J. E. Baker 10117 Jasper Avenue, Edmonton, Alberta		Life, Accidental Death, Sickness.
203 Executive Building, Calgary, Alberta	L.F.	
St. John's Life Assurance Company of Canada		Fire including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Automobile, Boiler and Motorcar, Employers' Liability, Explosion, Forgery, Guarantee, Inland Transportation, Liability, Limited Hail, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft, Windstorm and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, Limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Attorney: George W. Shene, Q.C. 10117 Jasper Avenue, Edmonton, Alberta		Fire, Accident, Automobile, Property Damage, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, Weather and Windstorm, limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.
The Royal Accident and Guarantee Corporation Limited		Fire including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Automobile, Boiler and Motorcar, Employers' Liability, Explosion, Forgery, Guarantee, Inland Transportation, Liability, Limited Hail, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft, Windstorm and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, Limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Attorney: William Cooper 211 Royaltite Building, 615 Second Street, S.W., Calgary, Alberta		Fire, Accident, Automobile, Property Damage, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, Weather and Windstorm, limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.
Old Republic Insurance Company		Fire, Accident, Automobile, Property Damage, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, Weather and Windstorm, limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.
Attorney: J. E. Baker 10117 Jasper Avenue, Royal Bank Building, Edmonton, Alberta		Fire, Accident, Automobile, Property Damage, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, Weather and Windstorm, limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.
Olympic Insurance Company		Fire, Accident, Automobile, Property Damage, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, Weather and Windstorm, limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.
The Order of United Commercial Travelers of America		Fire, Accident, Automobile, Property Damage, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, Weather and Windstorm, limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.
Attorney: I. Lorne Crowder 2200 - 22nd Street, S.W., Calgary, Alberta		Fire, Accident, Automobile, Property Damage, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, Weather and Windstorm, limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.
The Orion Insurance Company Limited		Fire, Accident, Automobile, Property Damage, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, Weather and Windstorm, limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.
Attorney: S. Bruce Dodds 9930 - 106 Street, Edmonton, Alberta		Fire, Accident, Automobile, Property Damage, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, Weather and Windstorm, limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.
Pacific Employers Insurance Company		Fire, Accident, Automobile, Property Damage, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, Weather and Windstorm, limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.
Attorney: W. E. O'Leary 221 - 22nd Street, S.W., Calgary, Alberta		Fire, Accident, Automobile, Property Damage, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, Weather and Windstorm, limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.

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INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS
LICENCED UNDER THE ALBERTA INSURANCE ACT DURING 1971

NAME OF COMPANY	CANADIAN REGISTERED COMPANIES -	CLASSES OF INSURANCE
The Paul Revere Life Insurance Company	Life, Accident, Sickness.	
Attorney: H. T. Emery, Q.C. 201 Imperial Bank Building, Edmonton, Alberta		
Pearl Assurance Company Limited		Property Damage, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Pearl Underwriters agency of the Pearl Assurance Company Limited		Fire, Accident, Automobile, Employers' Liability, Forgery, Guarantee, Inland Transportation, Liability, Limited or Inherent Explosion, Plate Glass, Property Damage, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Penn Mutual Life Insurance Company		Accident, Sickness
10040 - 104th Street, Edmonton, Alberta		
Pennsylvania Life Insurance Company		Fire, including Use and Occupancy, Rents, and Profits, Accident, Automobile, Boiler excluding Machinery, Earthquake, Fidelity, Liability, Explosion, Fire, Hail, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft, Weather, and, in addition thereto, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Perth Insurance Company		Fire, including Use and Occupancy, Rents, and Profits, Accident, Automobile, Boiler and Machinery, Earthquake, Fidelity, Forgery, Guarantee, Limited to Surety, Inland Marine, Inland Transportation, Limited Hail, Marine, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft, Weather, Windstorm, and, in addition thereto, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Phoenix Assurance Company Limited		Fire, including Use and Occupancy, Rents, and Profits, Accident, Aircraft, Liability, Explosion, Fidelity, Forgery, Guarantee, Limited to Surety, Inland Marine, Inland Transportation, Limited Hail, Marine, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft, Weather, Windstorm, and, in addition thereto, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Phoenix Insurance Company		Fire, including Use and Occupancy, Rents, and Profits, Accident, Aircraft, Liability, Forgery, Guarantee, Limited to Surety, Inland Marine, Inland Transportation, Limited Hail, Marine, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS' AGENCIES
LICENCED UNDER THE ALBERTA INSURANCE ACT DURING 1971

NAME OF COMPANY	CANADIAN REGISTERED COMPANIES	CLASSES OF INSURANCE
Fierce Gale Life Assurance Company Attorney: Dawson H. Tilley, c/o Riddell, Stead & Co. 107 - 9th Avenue S.W., Calgary, Alberta		Life
Pool Insurance Company Attorneys: J. G. McLean, 505 - 2nd Street, S.W., Calgary, Alberta		Fire, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, Limited Hail, Limited or Inherent Explosion, Sprinkler Leakage, Windstorm, Limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Portage la Prairie Mutual Insurance Company Attorney: Ernest G. Buckland Briar Building, 1009 - 7th Avenue S.W., Calgary, Alberta		Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Automobile, Motor Vehicle, Land, Personal Property, Fire, Theft, Hail, Lightning, Windstorm, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Malicious Damage, Riots or Civil Commotion, Limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Prudential Life Assurance Company Attorney: Ernest G. Buckland Cambridge Building, 10024 Jasper Avenue, Edmonton, Alberta		Life
Prudential Life Assurance Company Attorney: A. G. Kennerly 802 - 24 Avenue, S.E., Calgary, Alberta		Boiler and Machinery, Explosion, Inland Transportation, Property Damage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather, Limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Prudential Life Assurance Company Attorney: J. A. Huber 104, 10169 - 104 Street, Phillips Building, Edmonton, Alberta		To allow its existing contracts to run to maturity, to collect premiums now due upon policies outstanding and to pay claims. This is a limited license and does NOT authorize the licensee to undertake or renew insurance contracts in the Province of Alberta.
Prudential Life Assurance Company Attorney: Thomas E. Ward 509 Lancaster Building, Calgary, Alberta		Fire, Automobile, Boiler and Machinery, Employers' Liability, Explosive, Fire, Fertilizer, Glass, Hail, Impact by Vehicles, Injury, Equipment, Public Liability, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Malicious Damage, Weather, Limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Prudential Life Assurance Company Attorney: Thomas E. Ward 608 - 7th Street S.W., Calgary, Alberta		L.P., Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Explosive, Fire, Fertilizer, Glass, Hail, Impact by Vehicles, Injury, Equipment, Public Liability, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, Limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Prudential Life Assurance Company Attorney: Thomas E. Ward 10340 - 124 Street, Edmonton, Alberta		L.P., Fire, Accident, Sickness, Boiler and Machinery, Employers' Liability, Explosive, Fire, Fertilizer, Glass, Hail, Impact by Vehicles, Injury, Equipment, Public Liability, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, Limited to the insurance of the same property as is insured under a policy of fire insurance against loss or damage to property caused by an aircraft, or the use or operation thereof and excluding insurance against loss of, or damage to an aircraft, Limited to the business of reinsurance.

1972 Report of the Superintendent of Insurance

INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS' AGENCIES
LICENSED UNDER THE ALBERTA INSURANCE ACT DURING 1971

NAME OF COMPANY - CANADIAN REGISTERED COMPANIES -

CLASSES OF INSURANCE

Quebec Assurance Company	Aircraft, Automobile, Boiler and Machinery, Earthquake, Employers' Liability, Limited Hail, Marine, Property Damage, Plate Glass, Sickness, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured against the risk of fire under
Queensland Insurance Company Limited	Fire, Inherent Explosion, Plate Glass, Property Damage, Sprinkler Leakage, Theft, including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Aircraft, Automobile, Hail, Inland Marine, Inland Transportation, Personal Property, Plate Glass, Public Liability, Sickness, Theft, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Windstorm, Limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Queensland Insurance Company Limited	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Aircraft, Automobile, Hail, Limited Hail, Limited or Inherent Explosion, Sprinkler Leakage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Rochester Underwriters' Agency of the Great American Insurance Company	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Sickness, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Royal Exchange Assurance	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Aircraft, Automobile, Hail, Limited Hail, Limited or Inherent Explosion, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Royal General Insurance Company of Canada	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Aircraft, Automobile, Hail, Limited Hail, Limited or Inherent Explosion, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Royal Insurance Company Limited	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Aircraft, Automobile, Boiler and Machinery, Earthquake, Employers' Liability, Explosion, Forgery, Guarantee, Hail, Inland Transportation, Public Liability, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Falling Aircraft, Impact by Vehicles, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather, Windstorm, and, in addition thereto, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

CLASSES OF INSURANCE

CANADIAN REGISTERED COMPANIES

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INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS' AGENCIES
LICENSED UNDER THE ALBERTA INSURANCE ACT DURING 1971

NAME OF COMPANY	CANADIAN REGISTERED COMPANIES		CLASSES OF INSURANCE
	-	-	
The Sovereign Life Assurance Company of Canada			
362, 10230 Jasper Avenue, Edmonton, Alberta			Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Earthquake, Employers' Livestock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather, and, in addition thereto, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Standard Life Assurance Company			
Attorney: D. W. Ramsay 539 - 5th Avenue S.W., Calgary, Alberta			Fire, Aircraft, Automobile, Boiler, excluding Machinery, Credit, Earthquake, Employers' Liability, Explosion, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Theft, Weather, and, in addition thereto, Falling Aircraft, Impact by Vehicles, Sprinkler Leakage, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The Stanstead & Sherbrooke Insurance Company			
Attorney: H. L. Fenerty 200, 1039 - 17th Avenue S.W., Calgary, Alberta			Fire, Accident, Automobile, Boiler and Machinery, Explosion, Guarantee, Plate Glass, Property Damage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
State Farm Fire and Casualty Company			
Attorney: Donald J. Boyer or Lawrence W. Oiesen 900 Chancery Hall, Edmonton, Alberta			Life
State Farm Life Insurance Company			
200 Chancery Hall, Edmonton, Alberta			Accident and Automobile.
State Farm Mutual Automobile Insurance Company			
Attorney: Donald J. Boyer 900 Chancery Hall, Edmonton, Alberta			Accident and Sickness.
Stonewall Insurance Company			
10040 - 104 Street, Edmonton, Alberta			Life,
Sun Alliance and London Assurance Company Limited			
Attorney: Roy A. Adams 816 - 7th Avenue S.W., Calgary, Alberta			Fire, Accident, Automobile, Boiler and Machinery, Earthquake, Employers' Liability, Explosive, Falling Aircraft, Fire, Flood, Hail, Impact, Inland Transportation, Public Liability, Sprinkler Leakage, Theft, Windstorm, Workman's Compensation and, in addition thereto, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Sun Life Assurance Company of Canada			
Attorney: Roy A. Adams 816 - 7th Avenue S.W., Calgary, Alberta			Life, Accident, Sickness.
700, 10000 Jasper Avenue, Edmonton, Alberta			

NAME OF COMPANY

OF INSURANCE

ALIAN REGISTERED COMPANIES

Fire, including Use and Occupancy, Rents and Profits, Automobile, Boiler and Machinery, Aircraft, Automobile, Auto-Mobile, Glass, Property Damage, Public Liability, Explosion, Forgery, Guarantee, Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, Limited or Inherent Explosive, Sprinkler Leakage, Theft, Weather, and, in addition thereto, or to the insurance of the same property as is insured under a policy of fire insurance of the company.

including Use and Occupancy, Rents and Profits, Accident, Aircraft, Automobile, Boiler and Machinery, Exploding, Forgery, Guarantee, Liability, Sickness, Sprinkler Leakage, Theft, Weather, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, including Use and Occupancy, Rents and Profits, Aircraft, Automobile, Boiler and Machinery, Exploding, Forgery, Guarantee, Liability, Sickness, Sprinkler Leakage, Theft, Weather, and, in addition by Vehicles, Limited Hail, Limited or Inherent Explosive, Water Damage, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, including Use and Occupancy, Rents and Profits, Automobile, Accident, Impact by Vehicles, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather, and, in addition by Vehicles, Limited Hail, Limited or Inherent Explosive, Water Damage, Windstorm, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, including Use and Occupancy, Rents and Profits, Automobile, Boiler and Machinery, Exploding, Forgery, Guarantee, Inland Marine, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft, Weather, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Earthquake, Employers' Liability, Exploding, Forgery, Guarantee, Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Accident, excluding insurance against liability for loss or damage to property, Employers' Liability, Insurance Against liability for loss or damage to persons caused by an aircraft or the use or operation thereof, Insurance Against liability for loss or damage to persons caused by an automobile or the use or operation thereof, Public Liability, limited to liability for less or damage to the person of others, Sickness, Workmen's Compensation.

The Travelers Insurance Company (Hartford, Connecticut)
635 - 6th Avenue S.W.,

The Travelers Indemnity Company (Hartford,
Attorney: Thomas W. Meagher
McLeod Building, Edmonton, Alberta

CLASSES OF INSURANCE

NAME OF COMPANY	CLASS OF INSURANCE
Travelers Life Insurance Company of Canada Attorney: Thomas W. McMaster 635 - Sixth Avenue, S.W., Calgary, Alberta	Life, Personal Accident and Sickness
Attorney: C. W. Clement, Q.C. 304 Canadian Bank of Commerce Building, Edmonton, Alberta	Life, Employers' Liability, Inland Transportation, Public Liability.
Ukrainian Mutual Benefit Association of Saint Nicholas of Canada. Attorney: John Gulyayetz 10720 - 139 Street, Edmonton, Alberta	Life to the extent authorized by its Act of Incorporation, Constitution and Laws.
Ukrainian National Association, Inc. 10931 - 83 Street, Edmonton, Alberta	Fraternal Life, to the extent authorized by its Certificate of Incorporation, Constitution and Laws.
Underwriters' National Assurance Company Attorney: John E. Baker 110 Royal Bank Building, 10117 Jasper Avenue, Edmonton, Alberta	Accident and Sickness
Unigard Mutual Insurance Company Attorney: Robert K. Smith 514 - 7 Street, S.W., Calgary, Alberta	Fire, Accident, Automobile, Boiler excluding Machinery, Employers' Liability, Explosion, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sicknes, Sprinkler Leakage, Theft, Windstorm, and, in addition thereto, Earthquake, Impact by Vehicles, Water Damage, Weather, Weather, Limited to the insurance of the same property as is insured under a policy of fire insurance of the same property as is insured under a policy of fire insurance of the company.
Union Fidelity Life Insurance Company Attorney: Howard L. Irving 27th Floor, Alberta Government Telephone Tower, Edmonton, Alberta	Accident and Sickness
Union Insurance Society of Canton Limited 16th Floor, Elveden House, Calgary, Alberta	Fire including Use and Occupancy, Rents and Profits, Accident, Aircraft, Automobile, Boiler and Machinery, Earthquake, Employers' Liability, Explosion, Falling Aircraft, Forgery, Guarantee, Impact by Vehicles, Inland Marine, Inland Liability, Sicknes, Sprinkler Leakage, Theft, Water Damage, Weather.
Union Mutual Life Insurance Company Attorney: Wallace B. MacInnes 16th Floor, Elveden House, Calgary, Alberta	Life, Accident limited to Personal Accident, Sickness.
Unimutual Life Assurance Company of Canada Attorney: Robert L. Fenerty 1500 Guinness House, Calgary 2, Alberta	Life, Accident, Sickness
United American Insurance Company Attorney: Robert L. Fenerty 304, 1147 - 17th Avenue S.W., Calgary, Alberta	Life, Personal Accident and Sickness.
United Benefit Life Insurance Company Attorney: Robert L. Fenerty 304, 1147 - 17th Avenue S.W., Calgary, Alberta	Accident and Sickness.

INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES, AND UNDERWRITERS' AGENCIES
LICENSED UNDER THE ALBERTA INSURANCE ACT DURING 1971

CLASSES OF INSURANCE

- CANADIAN REGISTERED COMPANIES -

United Canada Insurance Company	Fire, Accident, Automobile, Building and Machinery, Explosions, Inland Transportation, Plate Glass, Property Damage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Windstorm, Limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
United Investment Life Assurance Company	Fire, including Air Raft, Automobile, Boiler excluding Motor, Machinery, Equipment, Explosions, Fire, Hail, Inland Transportation, Liability, Ocean Marine, Plate Glass, Property Damage, Public Liability, Sickness, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, Weather limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
United States Fidelity and Guaranty Company	Fire, including Use and Occupancy, Rents and Profits, Accident, Aircraft excluding insurance against liability for loss or damage to persons or property caused by an aircraft or the use and operation thereof, Automobile, Boiler, Explosions, Earthquake, Explosives, Fire, Hail, Inland Transportation, Liability, Ocean Marine, Plate Glass, Property Damage, Theft, Weather limited to Windstorm, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The United States Fire Insurance Company	Fire, including Automobile, Building, Marine, Employees' Liability, Explosion, Inland Transportation, Ocean Marine, Plate Glass, Property Damage, Public Liability, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Sprinkler Leverage, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Utica Mutual Insurance Company	Fire, Accident, Automobile, Building, Marine, Employees' Liability, Explosion, Inland Transportation, Marine, Plate Glass, Property Damage, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Sprinkler Leverage, Water Damage, Weather, and Windstorm, limited to the insurance of the same property as is insured against the risk of fire under a policy of fire insurance of the company.
Victoria Insurance Company of Canada	Aircraft
Waver International Insurance Company	Fire, including Use and Occupancy, Rents and Rental Value, Smoke Damage, and, in addition thereto, Earthquake, Falling Aircraft, Limited Hail, Limited or Inherent Explosion, Riots or Civil Commotion, Sprinkler Leverage, Windstorm, Limited to the insurance of the same property as is insured under a policy of fire insurance of the Exchange.
Washington National Insurance Company	Accident and Sickness.
Attorney: Robert L. Fenerty 550 Bentall Building, Calgary, Alberta	
Attorney: C. A. Kosovan 3 Sir Winston Churchill Square, Edmonton, Alberta	
Attorney: J. D. Clay 509 Lancaster Street, Calgary, Alberta	
Attorney: James D. Oregan 9th Floor, 10040 - 104th Street, Edmonton, Alberta	
Attorney: Robert L. Fenerty 1500 Guinness House, Calgary, Alberta	

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INSURANCE COMPANIES, FRATERNAL SOCIETIES, RECIPROCAL EXCHANGES AND UNDERWRITERS' AGENCIES
LICENSED UNDER THE ALBERTA INSURANCE ACT DURING 1971

NAME OF COMPANY	CANADIAN REGISTERED COMPANIES
The Wawanesa Mutual Insurance Company	Fire, Accident, Automobile, including Medical Expense Policy, Boiler and Machinery, Earthquake, Employers' Liability, Explosion, Falling Aircraft, Quarantine, Hail, Impact by Vehicles, Inland Transportation Liability, Livestock, Livelihood, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Livestock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Weather.
Wawanesa Mutual Life Insurance Company	Fire, including Use and Occupancy, Rents and Profits, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Explosion, Forgery, Guarantee, Inland Marine, Inland Transportation, Limited Hail, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Windstorm, Workmen's Compensation, and in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
10020 - 108th Street, Edmonton, Alberta	Fire, Accident, Sickness.
Wellington Fire Insurance Company	Guarantee, Burglary.
Attorney: William K. Sangvin 535 Fifth Avenue S.W., Calgary, Alberta	Life and Disability to the extent authorized by its Act of Incorporation and By-Laws.
The Western Assurance Company	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Automobile, Earthquake, Employers' Liability, Inland Transportation, Limited Hail, Marine, Plate Glass, Property Damage, Public Liability, Theft and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage Weather, Limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
10020 - 108th Street, Edmonton, Alberta	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Automobile, Earthquake, Employers' Liability, Inland Transportation, Limited Hail, Marine, Plate Glass, Property Damage, Public Liability, Theft and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage Weather, Limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
502 - 17th Avenue N.W., Calgary, Alberta	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Automobile, Earthquake, Employers' Liability, Inland Transportation, Limited Hail, Marine, Plate Glass, Property Damage, Public Liability, Theft and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage Weather, Limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Western Surety Company	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Automobile, Earthquake, Employers' Liability, Inland Transportation, Limited Hail, Marine, Plate Glass, Property Damage, Public Liability, Theft and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage Weather, Limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Westmount Life Insurance Company	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Automobile, Earthquake, Employers' Liability, Inland Transportation, Limited Hail, Marine, Plate Glass, Property Damage, Public Liability, Theft and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage Weather, Limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Workers Benevolent Association of Canada	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Automobile, Earthquake, Employers' Liability, Inland Transportation, Limited Hail, Marine, Plate Glass, Property Damage, Public Liability, Theft and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage Weather, Limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
10242 - 82 Street, Edmonton, Alberta	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Accident, Automobile, Earthquake, Employers' Liability, Inland Transportation, Limited Hail, Marine, Plate Glass, Property Damage, Public Liability, Theft and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage Weather, Limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
The World Auxiliary Insurance Corporation Limited	The Yorkshire Insurance Company Limited
Attorney: W. Cooper 211, 615 - 2nd Street, S.W., Calgary, Alberta	Attorney: W. Rennells 550 - 606 - 4th Street, S.W.

NAME OF COMPANY	- CANADIAN REGISTERED COMPANIES -	CLASSES OF INSURANCE
David Insurance Company Attorney: Robert S. Kirkland 11209 Jasper Avenue, Edmonton, Alberta		Fire, Automobile, Automobile, Boiler and Machinery, Burglary, Earthquake, Forgery, Garage, Land Transport, Liability, Plate Glass, Property, Public Liability, Sicknes, Theft, and, in addition thereto, Earthquake, Falling Aircraft, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather, Limited, to the insurance of the same property as is insured under a policy of fire insurance of the company.
Empire Life Assurance Company Agent: L. E. G. L. L. Ltd. 301, 1300 8th Street, S.W., Calgary, Alberta	Life	

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING LIFE INSURANCE
IN THE PROVINCE OF ALBERTA - 1971

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING LIFE INSURANCE
IN THE PROVINCE OF ALBERTA - 1971

1972 Report of the Superintendent of Insurance

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NAME OF COMPANY	PREMIUM INCOME			DISBURSEMENTS TO POLICYHOLDERS						Total Disbursements to Policyholders \$
	Assurance Premiums \$	Consideration for Annuities \$	Total Premiums and Considerations \$	Death Claims \$	Matured Endowments \$	Surrender Values \$	Disability Claims \$	Dividends \$		
Commercial Life Assurance Company of Canada	278,348 363,110	57,195 58,215	421,425	93,010 4,204 11,020	73,673 -0- 73,673	122,935 -0- 12,604	-0- -0- -0-	14,644 44,660 53,842	312,010 94,064 406,074	
Commercial Life Assurance Company Limited	349,650 351,185 Total	-0- -0- 374,335	54,928 29,616 84,544	-0- -0- -0-	22,626 22,626 22,626	-0- -0- -0-	-0- -0- -0-	109,016 2,869 2,869	189,439 29,616 219,055	
Federal Life Insurance Company	2,250,306 79,380 Total	31,757 364,466 676,987	392,418 76,380 76,380	319,928 319,928 321,668	4,410 4,410 4,410	271,658 -0- 271,658	-0- -0- -0-	112,672 112,672 714,752	1,177,466 1,157,172 2,330,608	
Metropolitan Life Insurance Company	80,286 80,286 Total	1,271 1,271	2,927,536	5,911 31,477 36,758	-0- -0- 379 379 5,672	5,653 5,653 5,672	-0- -0- -0-	-0- -0- -0-	10,664 34,024 44,683	
Metropolitan Life Insurance Company	38,282 38,282 Total	-0- -0- -0-	11,045 (19,838)	-0- -0- -0-	11,045 200,731 23,000	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	
Cooperative Life Insurance Company	737,594 523,043 Total	43,166 276,101	232,935 1,536,738	252,867 23,000	93,227 93,227	96,209 96,209	-0- -0-	43,804 78,668 81,551 88,684	368,195 508,195 877,690	
Cosmopolitan Life Assurance Company	38,211 38,211 Total	31,375 31,375	69,657	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	1,300 -0- -0-	
Crown Life Insurance Company	1,530,086 1,515,324 Total	354,005 100,217 85,550	163,704 244,315 408,039	110,817 110,817 110,817	110,817 -0- -0-	455 358,393 455	-0- -0- -0-	1,298,409 1,335,302 1,335,302	1,036,893	
Desjardins Mutual Life Assurance Company	1,829 85,550 Total	-0- -0- -0-	39,211 85,550	38,261 44,6,484 48,745	-0- -0- -0-	8,746 39,174 39,174	-0- -0- -0-	5,229 136,207 159,666	75,695 621,865 697,560	
Dominion of Canada General Insurance Company	1,124,175 63,850 Total	1,124,175 63,850	23,401 23,401	22,330 22,330	56,397 56,397	-0- -0-	-0- -0-	4,287 6,202 6,238	1,056 30,117 31,173	
T. Eaton Life Insurance Company	1,302,348 1,327,252 Total	264,008 52,006 317,004	192,003 54,790 246,793	117,026 -0- 117,026	4,436 4,436 4,476	2,040 -0- 300,291	-0- -0- -0-	88,580 60,188 148,768	1,188,307 1,119,411 1,307,721	
T. Eaton Life Insurance Company	123,454 12,728 Total	123,454 12,728 12,728	9,797 9,050 18,847	49,125 -0- -0-	-0- -0- -0-	31,499 31,499 31,499	-0- -0- -0-	13,594 13,594 117,389	108,339 9,050 117,389	

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING LIFE INSURANCE
IN THE PROVINCE OF ALBERTA - 1

		PREMIUM INCOME DIRECT WRITTEN						DISBURSEMENTS TO POLICYHOLDERS					
		Assurance	for	Premiums and considerations	Death	Matured	Surrender	Disability	Dividend	Interest	Payments to policyholders	Disbursements to policyholders	
Empire Life Insurance Company	Ordinary Group Total	773,619 37,672 831,291	683,254 50,795 739,069	1,550,340	56,165 -0- 1,000 57,165	12,463 -0- 12,463	190,882 -0- 190,882	-0- -0- -0-	50 -0- 50	47,755 -0- 47,755	93,203 9,059 102,262	400,518 10,059 410,577	
Equitable Life Assurance Society of the United States	Ordinary Group Total	8,626 61,207 69,833	143,626 143,626	213,459	-0- -0- -0-	-0- 31,733 31,733	-0- -0- -0-	1,484 1,484	1,742 1,742	2,315 7,956 10,271	82,384 82,384	3,799 123,815 127,614	
Equitable Life Insurance Company of Canada	Ordinary Group Total	428,314 620,506 1,067,820	167,583 103,050 270,633	1,338,453	92,862 113,168 16,750	16,750 -0- 16,750	55,866 55,866 180	-0- -0- -0-	63,468 63,468 63,468	78,019 45,526 123,545	307,145 158,694 45,839		
Excelsior Life Insurance Company	Ordinary Group Total	1,438,872 592,729 2,033,601	193,897 1,838,311 2,022,208	4,054,809	319,693 328,282 647,975	139,465 -0- 139,465	486,693 4,359 491,052	1,200 1,200 1,200	97,332 -0- 97,332	17,280 168,050 185,330	1,061,663 1,500,691 1,562,354		
Family Life Assurance Company	Ordinary Group Total	59,897 59,897	7,159 7,159	67,056	11,445 -0- 11,445	-0- -0- -0-	9,532 -0- 9,532	-0- -0- -0-	852 -0- 852	765 -0- 765	22,594 -0- 22,594		
Federal Life & Casualty Company	Ordinary Group Total	477 21,632 22,109	-0- -0- -0-	-0- -0- 22,109	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-		
General Life Insurance Company	Ordinary Group Total	21,331 1,107 52,388	-0- -0- -0-	52,388	61,080	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	52,411 -0- 62,402	
Fidelity Life Assurance Company	Ordinary Group Total	423,037 15,107 1,144	87,158 15,517 52,277	73,504	21,173 -0- 73,504	-0- -0- -0-	95,429 -0- -0-	-0- -0- -0-	540 -0- 540	26,736 -0- 27,575	247,862 -0- 252,355		
Franklin Life Assurance Company	Ordinary Group Total	7,177 -0- 601,777	70,327 -0- 70,027	671,804	-0- -0- -0-	-0- -0- -0-	15,551 -0- 15,551	-0- -0- -0-	1,846 -0- 1,846	-0- -0- -0-	-0- -0- -0-		
Gamble Alden Life Insurance Company	Ordinary Group Total	-0- 25,131 -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	
													-2,994 2,994

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING LIFE INSURANCE
IN THE PROVINCE OF ALBERTA - 1971

NAME OF COMPANY	PREMIUM INCOME			DISBURSEMENTS TO POLICYHOLDERS			Total Disbursements to Policyholders \$	
	Assurance Premiums \$	Consideration for Annuities	Total Premiums and Considerations \$	Matured Endowments	Surrender Values	Disability Claims \$	Dividends \$	
Gerling Global Life Insurance Company	10,529	-0-	-0-	-0-	1,503	-0-	273	-0-
Group Total	-0-	-0-	10,529	-0-	-0-	-0-	-0-	-0-
Globe Life Insurance Company	31,878	-0-	4,500	7,254	-0-	-0-	-0-	13,970
Group Total	109,230	-0-	76,445	7,694	3,416	-0-	-0-	87,525
Individual Total	141,108	-0-	80,945	7,254	3,416	-0-	-0-	101,525
Great-West Life Assurance Company	4,171,633	1,470,640	6,837,583	638,549	226,119	4,229	649,706	3,194,600
Group Total	6,009,216	4,040,024	2,569,384	1,066,861	-0-	-0-	36,892	2,832,276
Individual Total			1,049,240	1,702,410	226,149	967,935	686,598	6,047,976
Holland Life Insurance Society Ltd.	334,966	70,016	338,276	19,982	-0-	26,231	-0-	79,184
Group Total	333,310	-0-	403,292	-0-	-0-	26,231	-0-	224
Imperial Life Assurance Company of Canada	1,872,707	827,485	2,296,437	212,749	182,918	449,524	346,759	1,506,972
Group Total	2,169,144	1,092,004	265,119	122,054	-0-	-0-	40,534	1,162,888
Individual Total			3,261,748	334,803	182,918	449,524	346,759	1,669,560
Income Disability and Reinsurance Company of Canada	34,622	2,783	67,192	-0-	-0-	-0-	-0-	-0-
Group Total	101,814	2,783	-0-	6,000	6,000	-0-	-0-	-0-
John Hancock Mutual Life Insurance Company	77,791	3,899	78,612	-0-	-0-	-0-	2,327	1,370
Group Total	186,203	8,644	4,745	114,417	-0-	-0-	51,980	3,296
Laurier Life Insurance Company	6,666	-0-	2,297	194,847	114,417	-0-	885	189,038
Group Total	8,563	-0-	-0-	-0-	-0-	-0-	-0-	193,620
Life Insurance Company of Alberta	629,273	49,675	723,336	158,036	30,612	214,232	26,254	-0-
Group Total	703,109	53,179	52,954	71,868	-0-	-0-	22,754	-0-
London Life Insurance Company	9,936,589	814,305	11,558,654	1,686,533	252,276	1,445,044	34,577	2,122,711
Group Total	11,555,243	1,623,848	2,438,153	938,477	-0-	-0-	155,239	1,970,656
Individual Total			13,963,396	2,625,010	252,276	1,445,052	69,320	1,135,030
London and Scottish Assurance Corporation Limited	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Group Total	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Loyal Protective Life Insurance Company	65,263	-0-	-0-	(22,771)	-0-	-0-	2,952	(19,186)
Group Total	65,263	-0-	-0-	(22,771)	-0-	-0-	2,952	(19,186)
				65,263	-0-	-0-		

ABSTRACT OF THE RETURNS OF COMPANIES TRADING LIFE INSURANCE
IN THE PROVINCE OF ALBERTA - 1921

**ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING LIFE INSURANCE
IN THE PROVINCE OF ALBERTA - 1971**

NAME OF COMPANY	PREMIUM INCOME		DISBURSEMENTS TO POLICYHOLDERS						Total Disbursements to Policyholders \$
	DIRECT WRITTEN	Total	Consideration for Annuities	Premiums and Considerations	Death Claims	Matured Endowments	Surrender Values	Disability Claims \$	
National Life Assurance Company of Canada	Ordinary Group Total	629,112 802,777 1,431,889	124,946 56,059 181,005	1,612,894	104,026 553 660,559	32,241 -0- 32,341	86,552 4,414 90,966	-0- 12,663 12,663	46,429 -0- 46,429
New York Life Insurance Company	Ordinary Group Total	2,957,377 130,590 3,088,067	786 -0- 786	3,088,853	457,688 42,011 499,699.	9,108 -0- 9,108	270,718 775 271,93	4,500 1,13 4,513	433,868 8,040 441,908
North American Life Assurance Company	Ordinary Group Total	1,650,227 373,084 2,033,411	691,618 952,305 1,643,923	3,687,334	374,899 447,632 822,531	266,656 -0- 266,656	661,087 6,096 667,83	1,440 19,120 20,560	400,400 227 400,627
North American Life and Casualty Company	Ordinary Group Total	494,608 520,597 545,005	5,110 2,120 7,230	552,235	41,769 27,147 68,916	-0- -0- -0-	16,738 -0- 16,738	-0- -0- -0-	-0- -0- -0-
Northern Life Assurance Company of Canada	Ordinary Group Total	456,893 310,126 767,019	24,261 5,083 29,349	796,368	48,285 214,612 262,897	10,124	106,308 -0- 106,308	106,308 4,746 4,746	48,505 53 48,506
North West Life Assurance Company of Canada	Ordinary Group Total	695,754 109,148 804,902	88,698 -0- 88,698	893,600	92,855 -0- 164,448	-0- -0- -0-	72,193 -0- 72,193	500 -0- 500	43,718 -0- 43,718
Norwich Union Life Insurance Society	Ordinary Group Total	486,451 11,398 500,849	87,925 45,734 133,659	634,506	56,581 -0- 56,581	6,102 -0- 6,102	120,027 1,4,441 124,568	-0- -0- -0-	66,855 -0- 66,855
Occidental Life Insurance Company of California	Ordinary Group Total	1,643,782 287,562 1,931,344	660 34,562 35,223	1,966,567	571,382 185,354 756,736	1,000 -0- 1,000	66,083 -0- 66,083	-0- -0- -0-	5,704*
Occidental Life Insurance Company of Canada	Ordinary Group Total	-0- 594 -0-	2,650 2,650	3,244	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-	-0- -0- -0-
Old Republic Life Insurance Company	Ordinary Group Total	-0- 1,294,387 -0-	-0- 1,294,387	1,294,387	-0- 201,460	-0- 201,460	-0- 108,632	-0- -0-	108,632 -0-
Paramount Life Insurance Company	Ordinary Group Total	2,284,334 2,284,294 2,284,628	-0- -0- -0-	2,284,628	53,789 -0- 53,789	-0- -0- -0-	11,151 -0- 11,151	-0- -0- -0-	273,744 -0- 273,744
Paul Revere Life Insurance Company	Ordinary Group Total	195,906 23,729 219,055	7,412 -0- 7,412	227,047	12,000 25,195 37,195	2,000 -0- 2,000	19,116 -0- 19,116	-0- -0- -0-	18,093 -0- 18,093

*Including Coupons

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING LIFE INSURANCE
IN THE PROVINCE OF ALBERTA - 19

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING LIFE INSURANCE
IN THE PROVINCE OF ALBERTA - 1971.

NAME OF COMPANY	PREMIUM INCURRED			DISBURSEMENTS TO POLICYHOLDERS						Total Disbursements to Policyholders \$
	Assurance Premiums \$	Considerations for Annuities \$	Total Premiums and Considerations \$	Death Claims \$	Matured Endowments \$	Surrender Values \$	Disability Claims \$	Dividends \$	Total Payments to Annuitants \$	
PREMIUM INCURRED										
State Farm Life Insurance Company	172,868	785	175,619	31,782	-0-	2,879	-0-	-0-	12,142	46,941
Ordinary Group Total	1,1966	-0-	174,834	785	31,782	-0-	2,879	-0-	1,1004	1,004
Sun Alliance and London Assurance Company Limited	224,728	828	30,583	-0-	2,209	37,488	-0-	-0-	138	47,945
Ordinary Group Total	6,935	-0-	231,663	828	30,583	-0-	2,209	-0-	353	71,919
Sun Life Assurance Company of Canada	7,733,788	848,322	7,013,112	1,225,481	593,901	1,594,283	5,490	1,797,744	279,988	5,496,887
Ordinary Group Total	563,942	7,851,434	10,297,730	2,910,807	593,901	1,596,052	6,219	1,664,150	1,744,689	3,601,409
Travelers Insurance Company Hartford, Connecticut)	429,621	20,971	51,991	174,157	77,711	72,630	-0-	12,940	337,438	306,954
Travelers Life Insurance Company of Canada	3,192	-0-	240	178,171	352,328	92,006	35,000	-0-	74,407	644,392
Union Mutual Life Insurance Company	66	-0-	66	20,791	77,711	-0-	-0-	-0-	81,347	-0-
Ordinary Group Total	-0-	-0-	-0-	3,432	133	-0-	-0-	-0-	-0-	-0-
United American Insurance Company	-0-	-0-	-0-	-0-	-0-	3,835	-0-	-0-	134	3,969
Uniomutual Life Assurance Company of Canada	222	-0-	45	13	-0-	-0-	-0-	-0-	134	-0-
Ordinary Group Total	267	-0-	267	-0-	-0-	-0-	-0-	-0-	134	-0-
United Benefit Life Assurance Company	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	134	-0-
Ordinary Group Total	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	134	-0-
Wawanesa Mutual Life Insurance Company	60,638	-0-	60,638	24,173	1,000	6,000	10,038	-0-	-0-	-0-
Ordinary Group Total	60,638	-0-	60,638	-0-	1,000	-0-	-0-	-0-	-0-	-0-
United Investment Life Assurance	148,524	92,762	149,835	10,000	-0-	6,000	10,038	-0-	-0-	-0-
Ordinary Group Total	48,801	-0-	48,801	242,621	10,000	-0-	-0-	-0-	-0-	-0-
Western Life Assurance Company	-0-	445	85,445	12,000	13,868	50,492	-0-	-0-	4,073	3,497
Ordinary Group Total	85,445	-0-	134,246	12,000	13,868	50,492	-0-	-0-	4,073	3,497

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING LIFE INSURANCE
IN THE PROVINCE OF ALBERTA - 1971

LIFE INSURANCE - EXHIBIT OF POLICIES - (DIRECT)
 IN ALBERTA - 1971

	Gross in Force At End of 1970			New Issued And Other Additions			Ceased During Year			Gross in Force At End of 1971			Net in Force At End of Year
	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	
Abbey Life Insurance Company of Canada	Ordinary Gr up Total	266 -0-	2,956,148 -0-	-0- -0-	-0- -0-	96 -0-	1,066,148 1,066,148	-0- -0-	170 170	1,890,000 1,890,000	1,442,200 1,442,200	1,442,200 1,442,200	
Acadia Life Insurance Company	Ordinary Group Total	758 -0-	11,450,880 11,450,880	245 -0-	4,291,150 4,291,150	94 -0-	2,318,117 2,318,117	-0- -0-	909 909	13,423,913 13,423,913	9,981,153 9,981,153	9,981,153 9,981,153	
Aetna Life Insurance Company	Ordinary Group Total	207 226	658,033 54,111,000 54,169,133	2 4	3,603,000 3,621,528	15 15	39,588 2,058,528	194 215	64,7003 56,342,003	55,695,000 56,342,003	64,5003 56,340,003	55,695,000 56,340,003	
Allstate Life Insurance Company	Ordinary Group Total	137*	1,084,000*	1	-0-	7	112,000	131	972,000	8,703,000	553,000	553,000	
Allstate Life Insurance Company	Ordinary Group Total	139	11,778,000 12,862,000	1	-0-	7	3,075,000 3,187,000	133	8,947,000	9,672,000	9,400,000	9,400,000	
Allstate Life Insurance Company of Canada	Ordinary Group Total	980*	10,816,000*	300	4,082,000	259	3,082,000	1,021	11,816,000	12,335,000	12,249,000	12,249,000	
American Bankers Life Assurance Company of Florida	Ordinary Group Total	982	12,298,000 23,114,000	0- 300	269,000 4,351,000	0- 259	74,000 3,156,000	1,023	12,493,000 24,309,000	14,137,023	14,137,023	14,137,023	
American Health and Life Insurance Company	Ordinary Group Total	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	
American National Insurance Company	Ordinary Group Total	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	
British Pacific Life Insurance Company	Ordinary Group Total	331 -0-	5,672,311 5,659,211	95 0-	4,909,812 4,909,812	54 -0-	1,761,156 1,761,156	-0- -0-	372 372	8,820,967 2,847,267	2,265,670 2,292,570	2,265,670 2,292,570	
California-Western States Life Insurance Company	Ordinary Group Total	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	
Canada Life Assurance Company	Ordinary Group Total	13,627*	129,498,991*	1,048	24,632,123	1,013	10,764,854	13,662	143,366,260	423,807,763	-0-	-0-	
Canadian Premier Life Insurance Company	Ordinary Group Total	2,716 2,720	27,553,575 40,250,577	258	55,348,943 507,160,423	1,16 1,064	9,026,612 79,981,066	1,025	19,967,466	13,767	567,174,023	-0-	

*Adjusted from Gross to Direct

1972 Report of the Superintendent of Insurance

LIFE INSURANCE - EXHIBIT OF POLICIES - (DIRECT)

IN ALBERTA - 1971

	Gross in Force At End of 1970		New Issued And Other Additions		Ceased During Year		Gross in Force At End of 1971		Net in Force At End of Year		
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	
Alberta Life Assurance Company	-0-	-0-	1,241	-0-	-	-	179	-	-0-	-0-	
Ordinary	-0-	-0-	1,241	-0-	-	-	179	560,624	1,062	3,803,112	
Group	-0-	-0-	519	91	380	1,329,221	5,721	19,655,387	22,497,110	3,803,112	
Commercial Union Assurance Company Limited	39,703,154	20,862,010	610	20,215,866*	207	412	1,692,350	3,464	22,497,110	22,497,110	
of Canada	794,650	28,163,516	213	794,650	3	792	3,521,571	9,185	22,497,110	22,497,110	
Ordinary	67,676,259*	206,411,426	508	67,676,259*	508	662	6,590,452	9,496	69,175,600	70,488,296	
Group	274,059,685	514	6	274,059,685	6	38	2,470,016	1,106	246,319,349	316,807,645	
Ordinary	5,338,794	4	143,590	5,338,794	4	9	882,340	76	14,029,456	14,029,456	
Group	18,262,656	4	1,294,674	18,262,656	4	9	917,830	78	18,629,500	18,629,500	
Ordinary	26,235,236	28,417,172	-0-	26,235,236	-0-	-0-	560	2,181,926	-0-	-0-	
Group	-0-	-0-	-0-	-0-	-0-	-0-	560	22,125,626	2	22,125,626	
Cooperative Life Insurance Company	68,174,139	106,612,945	1,068	68,174,139	1,11	34,837,242	684	6,251,728	6,932	81,655,711	
Ordinary	68,174,139	106,612,945	1,068	68,174,139	1,11	34,837,242	684	21,345,926	7,010	136,810,061	
nd. Mary	6,222,570	6,222,570	10	6,222,570	10	191,700	111	1,946,783	-470	4,467,487	
Group	-0-	-0-	-0-	-0-	-0-	-0-	191,700	111	1,946,783	-470	4,467,487
Total	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	
Credit Life Insurance Company	-0-	-0-	12,836	-0-	-0-	-0-	12,836	-0-	-0-	-0-	
Ordinary	91,273,862*	682	12,836	91,273,862*	682	13,018,480	10	4,038,658	10	98,031,807	
Group	60,919,162	694	12,836	60,919,162	694	13,018,480	10	4,038,658	10	69,895,984	
Desjardins Mutual Life Assurance Company	16,310,329*	302	15,325,155	16,310,329*	302	15,325,155	2,717,731	2,355	15,441,284	15,441,284	
Ordinary	122,937,513	321	15,323,144	122,937,513	321	15,323,144	242	1,173,513	1,173,513	132,936,889	
Group	139,247,842	479	15,328,479	139,247,842	479	15,328,479	12,109,090	10,881	12,109,090	12,109,090	
Desjardins Mutual Life Assurance Company	107,421	3	14,500	107,421	3	14,500	27,205	16	94,716	94,716	
Ordinary	11,368,200	1	1,401,827	11,368,200	1	1,401,827	22,827	16	12,841,916	12,841,916	
Group	11,475,621	4	1,416,327	11,475,621	4	1,416,327	50,032	32	-0-	-0-	

* Adjusted from Gross to Direct
 Adjusted from Gross to Direct and merger of London and Scottish Assurance Corporation fund.

LIFE INSURANCE - EXHIBIT OF POLICIES - (DIRECT)
IN ALBERTA - 1971

NAME OF COMPANY	Gross in Force At End of 1970			New Issued And Other Additions			Ceased During Year			Gross in Force At End of 1971			Net in Force At End of Year
	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	
Dominion of Canada General Insurance Company	1,299	8,421,530	176	2,805,913	148	1,540,575	1,327	9,636,868	3,474,172	8,863,888	0-	8,863,888	5,762,733
	-0-	7,547,090	-0-	1,343,056	-0-	26,358	-0-			18,550,656	17,247,000		
	1,299	15,968,620	176	4,148,969	148	1,566,933	1,327						
Dominion Life Assurance Company	11,000*	66,400,894*	324	4,752,671	974	6,298,143	10,360	64,855,622	2,968,436	37,977,388	0-	37,977,388	100,945,974
	11,081	35,190,892	12	7,083,630	18	5,056,943	75			102,822,960	10,435		
	102,391,786	346	11,836,301	992	11,399,124	10,435							
P. Eaton Life Assurance Company	1,585	5,400,045	152	2,069,658	135	518,464	1,602	6,951,239	6,217,417	8,210,550	2,165,250	8,210,550	15,067,667
	1,328	3,155,300	116	1,130,000	182	1,075,050	1,262						
	2,13	13,555,345	268	3,199,658	317	1,553,554	2,864						
Empire Life Insurance Company	4,516*	47,450,648*	343	11,974,251	471	5,393,355	4,388	54,031,544	47,727,897	5,175,884	0-	5,175,884	49,603,691
	4,19	2,551,775	1	12,283,395	6	9,956,281	14						
	1,525	1,000,000	1	12,557,646	7	3,35,121	1,471						
Emerson Life Insurance Society of the United States	37	294,612	3	59,842	2	23,851	38	330,603	330,603				
	9	8,103,126	1	485,470	4	495,020	6						
	46	8,397,738	4	545,312	6	518,850	44						
Emerson Life Insurance Company of Canada	1,19	168,663,096	27	6,272,763	3	4,93,455	2,136	176,043,372	29,721,726	1,172,187	0-	1,172,187	205,481,878
	1,096	17,737,737	14	8,473,211	1	1,471,000	1,000						
Exeter Life Insurance Company	8,940*	70,444,874*	575	10,030,519	598	6,344,937	8,917	74,130,456	5,177,456	1,181,521	0-	1,181,521	1,181,521
	62	103,132,502	13	56,023,214	8	17,521,053	67						
	9,002	173,571,376	588	66,029,733	606	23,871,960	8,984						
Family Life Assurance Company	454	2,378,105	134	1,855,134	-0-	1,670,507	435	2,562,732	1,860,516		0-		
	-0-	-0-	-0-	-0-	-0-	-0-	-0-						
	454	2,378,105	134	1,855,134	153	1,670,507	435						
Federal Life Casualty Company	7	23,251	0-	-0-	-0-	1,080	7						
	0-	4,351,137	-0-	-0-	-0-	1,068,628	-0-						
	7	5,374,388	-0-	-0-	-0-	1,069,708	7						
Fidelity Life Assurance Company	252	3,273,814	46	1,362,020	-26	537,893	272	4,097,941	3,477,171	1,217,171	0-	1,217,171	3,282,509
	-0-	3,194,347	-0-	1,362,020	-26	558,907	272						
	252	3,268,161	46	1,362,020	-26								
Fidelity Life Assurance Company	4,010	29,540,528	563	10,033,474	331	4,114,715	4,242	35,459,287	27,034,545	2,945,686	0-	2,945,686	38,400,973
	4,017	31,772,186	567	1,651,500	0-	482,000	111						
	3,212,714	567	11,844,974	331	4,596,715	4,253							
Fidental Life Assurance Company	3,024	41,734,085	576	15,985,941	649	11,600,027	2,951	46,119,999	1,422,345	0-	0-	1,422,345	46,119,999
	-0-	41,734,085	-0-	15,985,941	649	11,600,027	2,951						
	3,024	41,734,085	576	15,985,941									

* Adjusted from Gross to Direct

LIFE INSURANCE - EXHIBIT OF POLICIES - (DIRECT)

IN ALBERTA - 1971	New Issued and Other Additions	Ceased During Year	Gross in Force At End of 1971	Net in Force At End of Year
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*Adjusted from Gross to Direct

LIFE INSURANCE - EXHIBIT OF POLICIES - (DIRECT)

NAME OF COMPANY	Gross in Force At End of 1970			New Issued And Other Additions			Ceased During Year			Gross in Force At End of 1971		Net in Force At End of Year,	
	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.		
London Life Insurance Company	66,414*	624,621,201*	8,466	125,669,477	7,000	86,971,608	67,880	663,299,050	653,439,112	292,244,826	292,244,826	945,623,939	
	455	267,886,243	60	148,051,514	51	123,722,931	644	955,543,876	955,543,876				
	66,889	892,507,444	8,526	273,730,971	7,051	210,694,539	68,344						
London and Scottish Assurance Corporation Limited	1,310	17,815,495	-0-	-0-	1,310	17,815,495	-0-	-0-	-0-	-0-	-0-	-0-	
	111	1,394,950	-0-	-0-	111	1,394,950	-0-	-0-	-0-	-0-	-0-	-0-	
	1,321	19,210,445	-0-	-0-	1,321	19,210,445	-0-	-0-	-0-	-0-	-0-	-0-	
Loyal Protective Life Insurance Company	352	4,555,111	222	2,723,201	118	1,669,633	456	5,608,679	4,596,780	5,524,000	5,524,000	5,110,780	
	-0-	-0-	1	524,000	-0-	1,669,633	451	6,124,679					
	352	4,555,111	223	3,247,201	118	1,669,633	457						
Maccabees Mutual Life Insurance Company	834	1,074,064	2	-0-	17,177	79	143,167	807	948,074	948,074	948,074	948,074	
	-0-	-0-	2	1,074,064	2	17,177	79	143,167	807	948,074	948,074	948,074	948,074
Manufacturers Life Insurance Company	26,209*	226,959,125*	2,838	43,160,441	2,821	31,599,854	26,226	238,519,712	252,201,839	50,774,793	50,774,793	302,976,632	
	26,529	42,332,821	2,816	10,195,046	9	10,753,074	66	289,294,505	302,976,632				
	26,268	269,291,946	2,854	52,355,487	2,830	33,352,928	26,292						
Maritime Life Assurance Company	983	10,836,862	405	7,589,791	306	1,904,430	1,082	16,178,930	16,178,930	42,723,222	42,723,222	15,123,699	
	-0-	42,996,016	-0-	1,844,610	-0-	2,117,357	-0-						
	983	53,832,878	405	9,434,401	306	4,021,787	1,082						
Massachusetts Mutual Life Insurance Company	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	
	-0-	924,304	-0-	160,835	-0-	160,835	-0-	-0-	-0-	-0-	-0-	-0-	
	-0-	934,304	-0-	160,835	-0-	160,835	-0-	-0-	-0-	-0-	-0-	-0-	
Metropolitan Life Insurance Company	60,633	179,156,734	3,227	35,756,874	5,147	27,490,064	58,713	187,423,544	187,423,544	176,221,146	176,221,146	363,644,690	
	60,647	153,768,704	3,10	31,312,261	5,128	11,860,019	29	363,644,690	363,644,690				
	60,630	322,945,32	3,237	70,069,125	5,175	39,250,083	58,742						
Ministers Life and Casualty Union	134	476,582	-0-	-0-	397	-0-	(60,334)	-0-	537,313	-0-	-0-	-0-	
	-0-	-0-	-0-	-0-	397	1	(60,334)	-0-	537,313	-0-	-0-	-0-	
Minnesota Mutual Life Insurance Company	1	10,900	1	20,000	1	10,000	1	30,000	30,000	350,579	350,579	380,579	
	9	106,970	14	283,609	2	40,000	21						
	10	116,970	15	313,609	3	50,000	22						
Monarch Life Assurance Company	15,271*	105,976,222*	902	17,873,011	1,045	10,108,698	15,128	113,740,535	108,867,784	3,058,023	3,056,773	111,924,557	
	12	2,307,450	1	726,419	2	1,453,376	111	3,058,023	3,056,773	111,924,557	111,924,557		
	15,23	10,233,702	903	18,669,430	1,047	10,154,574	15,139	116,796,558	116,796,558				
Montreal Life Insurance Company	2,230	13,633,190	364	5,416,107	240	2,183,110	2,454	16,366,187	15,277,859	3,228,973	3,228,973	20,095,160	
	1	1,535,618	6	1,727,900	-0-	2,237,655	2,461	2,237,655	2,461	18,806,182	18,806,182		
	2,231	15,188,808	370	7,144,007	240								

* Adjusted from Gross to Direct

1972 Report of the Superintendent of Insurance

LIFE INSURANCE - EXHIBIT OF POLICIES - (DIRECT)

IN ALBERTA - 1971

NAME OF COMPANY	Gross in Force At End of 1970			New Issued And Other Additions			Ceased During Year			Gross in Force At End of 1971			Net in Force At End of Year
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	
Alberta Life Assurance Company	68	101,776,008	11	18,353,701	5	14,429,319	74	108,699,790	393,296,204	393,147,246	393,147,246	108,699,790	
Total	23,667	370,540,943	3,724	67,148,627	2,990	44,542,24	34,401	44,542,24	34,401	393,147,246	393,147,246	393,296,204	
Mutual Life Insurance Company of New York	1,005	13,666,483	11	58,000	1	83,183	5	14,561,000	38,565,192	38,565,192	38,565,192	14,561,000	
Total	2,673	36,221,642	415	7,323,961	467	4,980,311	2,621	4,980,311	2,621	38,565,192	38,565,192	38,565,192	
Mutual of Omaha Insurance Company	378	3,518,411	117	1,498,717	80	859,011	415	4,158,117	3,830,291	3,830,291	3,830,291	3,830,291	
Total	0-	64,000*	0-	32,260	-0-	23,500	0-	882,511	415	72,760	1,133,447	1,133,447	
National Life Assurance Company of Canada	3,791*	35,727,257*	701	12,989,619	447	5,273,109	4,055	4,243,767	4,243,767	4,243,767	4,243,767	4,243,767	
Total	3,818	245,036,651	705	40,667,298	449	8,592,943	4,074	13,866,052	4,074	228,204,130	228,204,130	228,204,130	
New York Life Insurance Company	14,436	163,351,215	3,089	54,448,677	2,050	30,610,207	15,475	187,189,685	187,189,685	187,189,685	187,189,685	187,189,685	
Total	14,509	183,616,361	3,101	6,062,670	1,13	4,163,470	1,13	34,793,697	15,547	25,144,326	25,144,326	25,144,326	
Old American Life Assurance Company	1,131	122,839,034	7	26,602,776	5	3,276,000	1,131	146,215,869	146,215,869	146,215,869	146,215,869	146,215,869	
Total	11,546	28,835,767	677	40,433,073	829	10,138,112	11,344	10,138,112	11,344	249,30,728	249,30,728	253,180,624	
North American Life and Casualty Company	3,254	39,049,657	269	6,336,131	347	5,441,385	3,176	39,944,403	213,415	213,415	213,415	213,415	
Total	3,262	85,477,722	-0-	6,386,000	4	16,779,619	4	16,181,004	3,180	788,103	48,700	788,103	
Northern Life Assurance Company	2,629*	21,996,039*	387	7,060,683	248	2,883,059	2,768	26,173,663	27,631,755	27,631,755	27,631,755	27,631,755	
Total	2,723	75,224,285	393	15,753,833	270	2,272,021	2,846	12,772,870	100,351,382	7,177,712	120,471,935	7,177,712	
North West Life Assurance Company	3,726*	48,760,863*	235	5,119,669	497	9,986,473	3,464	43,894,059	32,186,873	32,186,873	32,186,873	32,186,873	
Total	3,729	64,598,863	235	7,611,696	498	10,515,935	3,466	10,515,935	3,466	61,694,624	61,694,624	61,694,624	
Norwich Union Life Insurance Society	2,781	25,865,171	573	7,988,103	517	5,701,086	2,837	28,152,268	27,117,571	27,117,571	27,117,571	27,117,571	
Total	2,718	22,826,781	630	8,708,439	521	5,738,586	3,108	5,738,586	3,108	21,661,805	21,661,805	21,661,805	
Occidental Life Insurance Company of California	10,898*	281,014,260*	855	38,182,414	928	38,410,195	10,825	280,786,479	282,028,668	282,028,668	282,028,668	282,028,668	
Total	10,908	63,086,202	364,100,762	858	56,069,114	928	9,720,064	4,8,200,259	10,838	92,209,096	92,209,096	92,209,096	
Occidental Life Insurance Company of Canada	-0-	-0-	-0-	-0-	150,000	-0-	-0-	-0-	-0-	150,000	150,000	150,000	
Total	-0-	-0-	-0-	-0-	150,000	-0-	-0-	-0-	-0-	150,000	150,000	150,000	

* Adjusted from Gross to Direct

1972 Report of the Superintendent of Insurance

LIFE INSURANCE - EXHIBIT OF POLICIES - (DIRECT)

IN ALBERTA - 1971

IN ALBERTA - 1971

*Adjusted from Gross to Direct

1972 Report of the Superintendent of Insurance

LIFE INSURANCE - EXHIBIT B OF POLICIES - (DIRECT)

NAME OF COMPANY	Gross in Force At End of 1970			New Issued And Other Additions			Ceased During Year			Gross in Force At End of 1971			Net in Force At End of Year
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	
Royal Insurance Company Limited	1,201*	15,347,567*	328	5,326,371	184	2,980,198	1,345	17,693,740	17,974,857	-0-	-0-	-0-	1,024,152
Seaboard Life Insurance Company	1,201	16,344,975	328	5,361,115	184	2,988,198	1,345	18,717,892	18,999,009	-0-	-0-	-0-	1,844,782
Sovereign Life Assurance Company	2,337	35,586,031	216	6,136,228	436	10,102,170	2,117	31,620,089	21,459,070	2,340,173	2,339,032	2,339,032	3,164,003
Standard Life Assurance Company	72	38,986,204	247	9,475,260	464	3,576,477	2,192	34,782,817	24,603,073	9,475,260	13,678,647	13,678,647	24,603,073
State Farm Life Assurance Company	5,021*	31,202,471*	3,108	20,301,006	3,356	20,944,936	4,773	30,559,441	26,316,834	4,525,400	4,525,400	4,525,400	42,867,928
Sun Alliance and London Assurance Company Limited	1,039	11,117,522	462	5,355,069	153	1,348	-0-	2,387,472	-0-	1,039	1,039	1,039	73,427,369
Sun Life Assurance Company	1,142*	18,304,372*	288	5,872,115	240	4,608,551	1,348	14,565,529	14,565,529	1,142	1,142	1,142	14,565,529
Travelers Insurance Company (Hartford, Connecticut)	2,711*	31,087,300*	182	3,377,700	219	3,529,600	2,674	31,500,900	31,500,900	76,016,841	76,016,841	76,016,841	99,900,400
Travelers Life Insurance Company of Canada	2,901	107,105,941	213	28,763,377	25	4,881,638	2,674	130,835,800	130,835,800	107,105,941	107,105,941	107,105,941	131,401,300
Union Mutual Life Insurance Company	2	-0-	3,815	-0-	45	-0-	2	-0-	-0-	-0-	-0-	-0-	3,860
Union Mutual Life Assurance Company of Canada	2	-0-	3,815	-0-	45	-0-	2	-0-	-0-	-0-	-0-	-0-	3,860
United American Insurance Company	-0-	-0-	-0-	3	160,000	-0-	-0-	3	160,000	-0-	-0-	-0-	30,000
United American Insurance Company	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-

* Adjusted from Gross to Direct

LIFE INSURANCE - EXHIBIT OF POLICIES - (DIRECT)

IN ALBERTA - 1971

NAME OF COMPANY	Gross in Force At End of 1970			New Issued And Other Additions			Ceased During Year			Gross in Force At End of 1971			Net in Force At End of Year
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	
United Benefit Life Assurance Company	280*	1,213,367*	2	9,104	27	-0-	117,030	-0-	255	1,105,441	1,433,167	10,000	
	-0-	1,113,000	-0-	9,104	-0-	27	-0-	255	-0-	10,000	1,115,441	1,433,167	
	280	1,223,367	2				117,030						
Assurance Company	-0-		-0-		-0-		-0-		-0-		-0-		
Wawanesa Mutual Life Insurance Company	1,138	14,515,389	298	5,122,243	112	1,924,376	1,314	17,713,226	12,472,190	234,755	254,755	12,727,775	
	-0-	239,722	-0-	(34,937)	-0-	-0-	-0-	17,968,041	17,968,041				
	1,138	14,805,111	298	5,087,306	112	1,921,376	1,314						
Western Life Assurance Company	938	5,012,093	105	2,552,157	81	621,423	982	6,542,227	5,303,917	0-	0-	5,303,917	
	-0-	5,012,093	-0-	2,552,157	-0-	621,423	-0-	6,542,227	6,542,227				
	938	105	81										
Westmount Life Insurance Company	237	25,926,900	69	6,770,000	40	5,395,000	266	27,391,900	6,396,342	6,396,342	6,396,342	6,396,342	
	-0-	26,179,747	1	6,68,500	-0-	5,179,597	267	27,393,590	6,957,992	6,957,992	6,957,992	6,957,992	
	237	26,099,647	70	6,638,500	40	5,574,597							
Zurich Life Insurance Company of Canada	4,220*	30,539,115*	421	10,080,382	475	4,363,225	4,366	35,756,302	32,477,983	37,319,000	37,121,766	37,121,766	
	4,220*	30,121,110	7	11,116,390	10	1,982,200	443	37,121,766	37,121,766	75,075,902	69,599,749	69,599,749	
	4,220*	60,700,555	428	21,226,772	485	6,851,425	4,209						
TOTALS													
Ordinary	546,350	4,132,704,041	54,355	934,986,974	56,693	644,797,300	547,-	4,226,293,715	4,231,202,505	4,231,202,505			
GRAND TOTALS	554,007	8,236,645,276	66,742	2,010,887,701	57,942	1,169,731,400	556,733	9,107,302,277	9,071,356,665	9,071,356,665			

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PAGE XXXVII
FRATERNAL SOCIETIES -

PROVINCE OF ALBERTA - 1971

NAME OF SOCIETY	Insurance	Accident and Other			Life Insurance and Other			DISBURSEMENTS
		Annuity	\$	\$	\$	\$	\$	
Aid Association for Lutherans	228,726	-	15,230	26,922	232,933	65,337	289	-0-
Society	171,141	-	-	-	42,926	30	15,726	-0-
Canadian Slovak Benefit Society	5,413	-	-	-	177,815	80,263	132	-0-
Creation Fraternal Union of America	6,114	-	228	2,256	-	-	-	30,355
Grand Orange Lodge of British America	4,505	-	-	-	8,617	18,630	2,557	-0-
Independent Order of Foresters	1,510,359	-	706	1,707	2,613	-0-	776	1,850
Knights of Columbus	144,774	-	-	-	1,526,187	252,873	18,448	-0-
Lutheran Brotherhood	179,076	-	6,202	131	14,177	14,663	9,438	-0-
Order of United Commercial Travelers of America	-0-	-	-	-0-	16	2,031	7,527	-0-
Sons of Norway	15,724	-	-	-	-	29,357	22,060	-0-
Sons of Scotland	9,938	-	-	-	-	-	-	-0-
Ukrainian Mutual Benefit	13,696	-	-	-	-	13,702	12,137	-0-
Ukrainian National Association	16,263	-	690	-0-	16,958	4,183	-0-	-0-
	-	-	-	-	71,569	60,817	21,741	-0-

TABLE XXXVII

FATERNAL SOCIETIES - EXHIBIT OF CERTIFICATES (DIRECT)
PROVINCE OF ALBERTA - 1971

NAME OF SOCIETY	At End of 1970	Additions			Deductions			At End of 1971	Net in Force at End of Year
		New Issued	Other Additions	Ceased by Death and Matured	Deceased and Surrender	Other Deductions			
Aid Association for Lutherans	\$12,297,372	\$1,555,920	\$717,779	\$20,225	\$727,215	\$649,685	\$13,173,946	\$13,173,946	
Associated Canadian Travelers	135,379	1,780	1,090	1,130	6,800	-0-	130,319	130,319	
Canadian Foresters Life Insurance Society	13,113,063	2,492,819	771,947	44,881	3,074,594	873,116	12,385,238	10,963,275	
Canadian Slovak Benefit Society	233,479	-0-	-0-	3,000	4,000	-0-	226,479	226,479	
Croatian Fraternal Union of America	301,202	5,000	1,000	7,500	19,200	6,000	274,502	274,502	
Electrical Workers Benefit Association	1,815,000	260,000	-0-	13,750	151,250	-0-	1,910,000	1,910,000	
Grand Orange Lodge of British America Benefit Fund	136,281	-0-	35,425	7,754	3,718	1,768	158,466	5,000	
Independent Mutual Benefit Federation	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	
Independent Order of Foresters	79,257,343	25,976,046	3,033,007	130,800	6,222,933	1,916,884	99,995,779	99,995,779	
Knights of Columbus	6,055,285	603,400	16,763	23,050	184,855	58,152	6,409,391	6,409,391	
Locomotive Engineers Mutual Life and Accident Insurance Association	246,769	19,355	10,318	8,932	10,549	15,255	241,706	235,233	
Lutheran Brotherhood	14,404,547	3,241,652	273,944	12,482	1,253,114	956,697	16,297,700	16,297,700	
North American Benefit Association	109,074	-0-	819	5,486	2,322	6,033	96,052	96,052	
North West Commercial Travelers Association	1,417,490	160,170	-0-	22,060	122,340	-0-	1,433,260	1,433,260	
Order of United Commercial Travelers of America	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	
Pioneer Fraternal Association	209,097	-0-	-0-	2,000	32,500	-0-	174,597	174,597	
*Sons of Norway	729,642	276,875	109,755	5,500	236,205	55,000	819,567	819,567	
Sons of Scotland	477,969	70,000	5,808	5,475	112,676	11,000	424,626	424,626	
Ukrainian Mutual Benefit Association	611,237	23,000	7,762	6,120	18,360	10,101	607,418	354,418	
Ukrainian National Association	415,309	37,000	3,000	3,558	25,942	-0-	425,809	424,809	
United Transportation Union	1,420,204	86,500	181,355	28,497	157,587	57,323	1,444,652	1,444,652	
Workers Benevolent Association	1,033,180	20,500	18,778	28,321	27,296	1,200	1,025,641	1,025,641	
TOTALS	134,429,322	35,429,447	5,188,600	380,521	12,393,456	4,618,214	157,655,148	155,819,256	

*Adjusted from Gross to Direct

ABSTRACT OF THE RETURN OF COMPANIES TRANSACTING PROPERTY AND AUTOMOBILE INSURANCE
IN THE PROVINCE OF ALBERTA - 1971

NAME OF COMPANY	Premiums Written	Claims and Adjustment Expenses	Ratio Direct Claims to Direct Premiums	Total Premiums Written	AUTOMOBILE	
					Claims and Adjustment Expenses	Claims to Direct Premiums Written
Abstainers Insurance Company	11,103	71.65	403,944	333,151	32,116	2,116
Acadia Insurance Company, The	5	5	-	-	46,341	1,112
Adanac General Insurance Company	2,557	9.81	(36)	1,264	-	-
Aetna Casualty and Surety Company, The	1,386,686	470,764	33.95	55,570	95,507	1,721
Aetna Insurance Company	235,511	30.37	-	86,131	155	1
Allstate Insurance Company of Canada	93,838	42.09	-0-	-	-	-
Alta-Canada Insurance Company	93,233	19,481	20.89	4,905,459	3,019,064	1,000
Alliance Assurance Company	70,701	254,387	359.81	49,129	47,803	1,000
Allstate Insurance Company	-0-	-0-	-0-	-	20	-
Allstate Insurance Company of Canada	249,996	227,880	91.15	-	1,243,425	1,243
American Bankers Insurance Company of Alberta	37,711	1,744	4.62	-	-0-	-0-
Firstar Corporation	1,420,506	559,536	39.39	-	1,566,73	1,566,73
American Home Assurance Company	23,249	1,327	5.71	-	1,327	1,327
American Insurance Company, The	-	-	-	-	29.81	29.81
American Mutual Liability Company	-	-	-	-	171.57	171.57
American National Fire Insurance Company	-	-	-0-	(20)	29,168	-0-
American Road Insurance Company, The	736	736	10.09	27,115	32,379	11,111
Bankers & Traders Insurance Company	53,111	36,693	73.07	149,893	80,387	53,111
Beaver Insurance Company	1,153	1,153	-	44,759	15,301	54,112
Boston Old Colony Insurance Company	-	6,047	-0-	-	(180)	-180

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING PROPERTY AND AUTOMOBILE INSURANCE
IN THE PROVINCE OF ALBERTA - 1971

NAME OF COMPANY	PROPERTY			AUTOMOBILE		
	Total Direct Premiums Written	Total Direct Claims and Adjustment Expenses Incurred	Ratio Direct Claims to Direct Premiums Written	Total Direct Premiums Written	Total Direct Claims and Adjustment Expenses Incurred	Ratio Direct Claims to Direct Premiums Written
British America Assurance Company	\$ 367,776	127,253	% -	\$ 592,323	\$ 253,574	% 42.81
British Aviation Insurance Company Limited, The	' 94	-0-	-0-		-0-	-0-
Buffalo Insurance Company	25,616	-0-	-0-			
Calvert Fire Insurance Company	71,882	24,919	34.67	12,031	20,767	172.61
Canada Accident and Fire Assurance Company	87,234	28,695	32.89	12,563	2,629	20.93
Canada Security Assurance Company	94,727	45,943	48.51	133,228	87,018	65.32
Canada West Insurance Company	318,159	226,367	71.15	2,965,560	1,593,024	53.72
Canadian General Insurance Company	211,477	165,056	78.05	506,636	486,200	95.97
Canadian Home Assurance Company	819,818	393,823	48.65	2,348,331	1,605,772	68.38
Canadian Indemnity Company, The	1,342,653	693,684	52.00	2,387,044	1,558,639	65.30
Canadian Pioneer Insurance Company	7,323	26,428	360.89	16,538	15,112	91.38
Canadian Surety Company, The	590,640	335,605	56.82	2,177,213	1,596,389	73.32
Car City Insurance Company	364	-0-	-0-	29,110	8,191	28.14
Casualty Company of Canada, The	73,462	48,485	66.00	157,346	121,541	77.24
Centennial Insurance Company	(73)	(2,330)	-0-	-0-	-0-	-0-
Century Insurance Company of Canada	709,434	304,657	42.94	453,134	337,861	74.56
Commerce and Industry Insurance Company	19,028	11,557	60.74	-0-	-0-	-0-
Commerce and Industry Insurance Company of Canada	32,925	-0-	-0-	-0-	-0-	-0-
Commercial Union Assurance Company	518,804	227,095	43.77	764,426	390,125	51.04

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ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING PROPERTY AND AUTOMOBILE INSURANCE
IN THE PROVINCE OF ALBERTA -

AUTOMOBILE

NAME OF COMPANY	Total Premiums Written	Claims and Adjustment	Ratio Direct Claims to Premiums Written	Total Premiums Written	Total Direct Claims and Expenses	Claims to Losses Written	Expenses Written	General Expenses	Claims and Expenses Written	General Expenses	Claims to Losses Written	Expenses Written
					\$	%	\$	%	\$	%	\$	%
Consolidated Fire and Casualty Company	40	398,377	58.33	40	40,185	10.00	3,559	10.12	39,794	99.03		
Constitution Insurance Company of Canada	1,701	153,85	28.85	1,701	245,988	43.76	4,347	17.59				
Continental Casualty Company	(760)	-0-	-0-						638	15.26		
Continental Insurance Company	549,866	46,89	8.33	549,866	1,219,019	1,135,421	1,314	7,121	7,121	7,121		
Cooperative Fire and Casualty Company	1,398,280	28,001	20.24	1,398,280	53,24	3.87	136,551	74,933	54,22	54,22		
Commercial Insurance Company	52,595	29,120	55.71	52,595	29,21	56.21	2,301	816	35,410	35,410		
CUMIS Insurance Society, Inc.	74,260											
Dominion of Canada General Insurance	137,752	56,58	41.47	137,752	473,535	32.33	63.01	63.01	367,090	58.51		
Dominion Insurance Corporation, The	310,364	66,86	21.44	310,364	627,420	20.00						
Eagle Star Insurance Company of Canada	349,456	59.01	54.15	349,456	681,090	41.11, 43.76	681,090	41.11, 43.76				
Economical Mutual Insurance Company	95,008	40.03	34.12	95,008	343,013	10.00, 6.67	343,013	10.00, 6.67				
Edmonton Canadian Insurance Company, The	95,173	55.93	55.93	95,173	55,93	55.93	396,222	63.40				
Elite Insurance Company	5,822	62.27	62.27	5,822	121,225	37,047	37,047	30.40				
Emmco Insurance Company	2,677	14.41	14.41	2,677	10,524	5.26	59,727	5.26				
Employers' Liability Assurance Corporation Limited	14,636	77.67	77.67	14,636	67	4,295	7,305,97	7,305,97				
Employers' Mutual Fire Insurance Company	274	102	37.23	274	487	-0-	-0-	-0-				
Employers' Mutual Liability Insurance Company of Wisconsin	5,617	14.77	14.77	5,617	303,542	263,977	263,977	263,977				
English & American Insurance Company	5,677	758	13.35	5,677	(30)	(9)	(9)	(9)	-0-	-0-		
Excess Insurance Company	28,351	-0-		28,351	60,778	25,97	25,97	25,97				

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING PROPERTY AND AUTOMOBILE INSURANCE
IN THE PROVINCE OF ALBERTA - 1971

PROPERTY

AUTOMOBILE

NAME OF COMPANY	Total Direct Premiums Written	Total Direct Premiums Incurred	Ratio Direct Claims to Direct Premiums Written	Total Direct Premiums Written	Ratio Direct Claims and Adjustment Expenses Incurred	Total Direct Premiums Written	Ratio Direct Claims to Direct Premiums Written
	\$	\$	%	\$	%	\$	%
Federal Fire Insurance Company of Canada	271,252	1,3,4,4,4	32.97	642,252	374,987	58,39	
Federal Insurance Company	455,340	230,374	50.59	21,898	4,625	21.12	
Federated Mutual Insurance Company	280,204	117,879	42.07	267,084	636,153	73.37	
Federation Insurance Company of Canada	65,016	40,497	62.29	96,107	52,640	54.77	
Fidelity and Casualty Company of New York, The	3,463	645	18.63	47,831	16,696	34.91	
Fidelity Insurance Company of Canada	315	(39,207)	-0-	5,157	1,970	38.20	
Fire Insurance Company of Canada	68,885	37,624	54.62	50,281	36,262	72.12	
Fireman's Fund Insurance Company	77,722	41,1,254	53.32	826,984	352,383	42.61	
Firemen's Insurance Company of Newark, N.J.	376	161	42.82	39,890	36,822	92.31	
First National Insurance Company of America	-0-	-0-	-0-	290,620	181,444	62.43	
Fleetmasters' Mutual Insurance Company	16,254	3,136	12.90	-0-	-0-	-0-	
Foremost Insurance Company	91,771	24,423	26.61	-0-	-0-	-0-	
General Accident Assurance Company of Canada, The	608,739	297,076	43.80	1,281,986	638,603	49.81	
General Accident Fire and Life Assurance Corporation Limited	17,192	44,781	260.48	62,949	23,322	37.05	
General Insurance Company of America	293,236	164,367	56.05	94,631	67,494	71.32	
General Security Insurance Company	156,596	132,028	84.31	154,472	74,575	48.28	
Gering Global General Insurance Company	1,21,1,23,2	62,624	34.00	37,985	85,018	223.82	
Globe Indemnity Company of Canada, The	1,910,833	153,399	8.03	277,380	96,507	34.79	
Gore Mutual Insurance Company	293,092	239,530	81.73	2,552	509,797	60.29	
Grain Insurance and Guarantee Company	385,638	271,530	70.41	-0-	-0-	-0-	
Great American Insurance Company	531,032	163,565	31.74	112,342	35,088	31.23	
Great Eastern Insurance Company	314,120	210,734	67.09	664,783	559,903	84.22	

1972 Report of the Superintendent of Insurance

ABSTRACT OF THE RETURN OF COMPANIES TRANSACTING PROPERTY AND AUTOMOBILE INSURANCE
IN THE PROVINCE OF ALBERTA - 1972

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AUTOMOBILE

NAME OF COMPANY	Total Direct Premiums Written	Total Direct Claims and Adjustment	Total Claims to Insured	Total Direct Premiums Written	Total Direct Premiums Written	Total Direct Premiums Written
	\$	\$	\$	%	\$	%
Guarantee Company of North America, The	607	-	-	-	28	-0-
Guardian Assurance Company Limited	330,793	260,143	73,64	54.5,055	321,551	52.4,
Guardian Insurance Company of Canada	819,312	-	-	2,090,840	1,369,058	15.1,2
Guildhall Insurance Company of Canada	81,381	444,723	54.96	149,549	59,906	10.1,6
Halifax Insurance Company, The	512,575	217,099	42.35	726,377	475,853	61.51
Hanover Insurance Company, The	947	311,934	3372.12	-	-	-0-
Hartford Fire Insurance Company	1,059,043	507,142	47.89	1,070,761	845,335	72.95
Helvetia Swiss Fire Insurance Company	-0-	1,040	-0-	-0-	1,386	-0-
Hume Insurance "Frank"	-	189,260	51.38	1,015,519	600,613	52.14
Imperial Guarantee and Accident Company of Canada	1,518	(680)	-0-	3,441	3,668	51.70
Indemnity Marine Assurance Company Limited, The	37,833	3,082	8.7	-0-	-0-	-0-
Insurance Company of North America	199,544	329,598	165.18	176,465	96,748	51.2,
Insurance Corporation of Ireland Limited, The	1,413	59	4.15	486	(3,964)	-0-
International Insurance Company	25	1	4.00	1,109	909	51.17
Law Union and Rock Insurance Company Limited, The	-0-	-0-	-0-	275	{ 8,093)	-0-
Liberty Mutual Fire Insurance Company	155,882	99,940	64.11	1,427,605	931,217	55.2,
Liberty Mutual Insurance Company	31,147	(39,554)	-0-	14,232	9,906	61.5,
Liverpool and London and Globe Insurance Company	203,843	157,814	77.42	240,893	43,595	15.1,
Lombard Insurance Company Limited	(6,287)	(236)	-0-	-0-	-0-	-0-

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING PROPERTY AND AUTOMOBILE INSURANCE IN THE PROVINCE OF ALBERTA - 1971

1972 Report of the Superintendent of Insurance

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING PROPERTY AND AUTOMOBILE INSURANCE
IN THE PROVINCE OF ALBERTA - 1971

PROPERTY AUTOMOBILE

NAME OF COMPANY	Claims and Adjustment Expenses Written		Claims to Premiums Written		Claims and Adjustment Expenses Written		Claims to Premiums Written	
	\$	£	\$	£	\$	£	\$	£
Northern Assurance Company Limited	182,917	1,771	1,771	17	309,472	51,377	51,377	-0-
North River Insurance Company, The	2,022	2	2	2	-0-	-0-	-0-	-0-
Norwich Union Fire Insurance Society Limited	1,011	1	1	1	174,373	43,311	43,311	-0-
Ocean Accident and Guarantee Corporation	50,416	5,171	5,171	52	28,588	32,85	32,85	-0-
Old Republic Insurance Company	(311)	2	2	2	-0-	-0-	-0-	-0-
Olympic Insurance Company	40,671	4,019	4,019	42	59	59	59	-0-
Orion Insurance Company Limited, The	1,115	1,055	1,055	111	88,946	2856,33	2856,33	-0-
Pacific Employers Insurance Company	372	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Pearl Assurance Company Limited	169,477	4,242	4,242	4,242	334,750	66,02	66,02	-0-
Perth Insurance Company	70,766	38,43	38,43	270,542	139,978	51,74	51,74	-0-
Phoenix Assurance Company Limited	1,111,14	151,362	151,362	151,362	147,355	62,11	62,11	-0-
Prudential Assurance Company	392,074	101,20	101,20	101,20	-0-	-0-	-0-	-0-
Portage la Prairie Mutual Insurance Company, The	259,585	44,35	44,35	1,211,574	799,943	66,03	66,03	-0-
Provident Assurance Company	-0-	-0-	-0-	-0-	304	-0-	-0-	-0-
Provincial Insurance Company Limited	7,771	1,365	1,365	35,036	12,434	35,49	35,49	-0-
Prudential Assurance Company Limited, The	696,544	3,5104	3,5104	3,5104	704,288	49,82	49,82	-0-
Quebec Assurance Company	150	(1,12,4)	(1,12,4)	-0-	(1,4,35)	-0-	-0-	-0-
Queensland Insurance Company Limited	71,562	35,91	35,91	35,91	21,475	40,11	40,11	-0-
Reliance Insurance Company of Philadelphia	1,2,172	428,426	428,426	428,426	171,712	75,17	75,17	-0-

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING PROPERTY AND AUTOMOBILE INSURANCE
IN THE PROVINCE OF ALBERTA - 1971

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	Total Direct Claims and Adjustment Expenses Written	Ratio Direct Claims to U.R.C. Writ. Written	Total Direct From Ins. Written	Ratio Direct Claims and Adjustment Expenses Incurred		Total Direct From Ins. Written	Ratio Direct Claims to U.R.C. Writ. Written
				\$	%		
Regal Life Insurance Company	1,401	(233)	-0-	-0-	-0-	1,427,771	51.36
Royal Exchange Assurance	179,534	93,638	52.16	291,607	298,091	115.11	49.52
Royal General Insurance Company of Canada	110,780	3,642	3.29	258,960	1,979,086	979,959	49.52
Royal Insurance Company Limited	1,689,581	771,087	45.64				
Safeco Insurance Company of America	293,076	209,093	71.35	1,627,253	691,943	42.52	
Scottish Canadian Assurance Corporation	1,939	4,590	66.55	1,521,561	(2,808)	1,300,670	85.48
Scottish Union and National Insurance Company, The	92,591	22,578	... .	269,839	(5,327)	194,922	72.24
Service Fire Insurance Company of New York	499,566	99,874	19.99	650,384		360,247	55.39
Simcoe & Erie General Insurance Company	916,611	501,692	54.73	-0-		-0-	
St. Paul Fire and Marine Insurance Company	485,382	228,263	47.03	438,373		357,138	81.47
Stanstead & Sherbrooke Insurance Company, The	49,571	30,547	61.62	95,520		116,924	122.41
State Farm Fire and Casualty Company	201,771	133,632	66.13	-0-		809	-0-
State Farm Mutual Automobile Insurance Company	-0-	-0-	-0-	1,485,725		916,358	61.68
Sun Insurance Office Limited	558,048	401,563	71.96	804,415		670,252	83.32
Switzerland General Insurance Company Limited	116,014	35,577	30.53	160,125		93,954	58.68
Toronto General Insurance Company	34,633	46,071	133.03	88,618		69,906	73.89

1972 Report of the Superintendent of Insurance

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING PROPERTY AND AUTOMOBILE INSURANCE
IN THE PROVINCE OF ALBERTA - 1971

Feb. 1st 1972

Annex E

NAME OF COMPANY	Total Direct Premiums	Ratio Direct Claims to Direct Premiums	Total Direct Premiums Written	Ratio Direct Claims and Adjustment Expenses to Direct Premiums Written
	\$	%	\$	%
Traders General Insurance Company	12,032	6,852	56.95	20,835
Transport Indemnity Company	-0-	38,675	-0-	12,800
Transport Insurance Company	4,07	-0-	-0-	23,399
Transportation Insurance Company	-0-	-0-	-0-	(194)
Travelers Indemnity Company of Canada	18,777	649	3.46	54,634
Travelers Indemnity Company, Hartford, Conn.	340,305	138,306	40.64	1,080,477
Unigard Mutual Insurance Company	872,949	429,833	49.24	2,111,746
Union Insurance Society of Canton Limited	232,456	44,845	19.29	380,523
United Canada Insurance Company	2,858	6,779	237.19	25,504
United States Fidelity and Guaranty Company	91,861	48,950	53.29	112,016
United States Fire Insurance Company, The	288,340	281,410	97.60	10,246
Unity Fire and General Insurance Company, The	5,544	189	3.41	45,968
Utica Mutual Insurance Company	87	-0-	-0-	869
Wawanesa Mutual Insurance Company, The	1,515,468	802,726	51.94	4,987,341
Wellington Fire Insurance Company	66,619	43,254	64.93	240,164
Western Assurance Company, The	717,264	313,431	43.70	733,956
Western Union Insurance Company	1,029,356	535,801	52.05	4,115,876
Yorkshire Insurance Company Limited, The	102,876	83,860	86.37	105,260
Zurich Insurance Company	402,642	251,706	62.51	1,097,160
TOTAL	48,967,416	24,650,715	50.40	84,457,861

**ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING PROPERTY AND AUTOMOBILE INSURANCE
IN THE PROVINCE OF ALBERTA - 1972**

NAME OF COMPANY	PROPERTY			AUTOMOBILE		
	Total Direct Premiums Written	Total Direct Claims and Adjustment Expenses Incurred	Ratio Direct Claims to Direct Premiums Written	Total Direct Premiums Written	Total Direct Claims and Adjustment Expenses Incurred	Ratio Direct Claims to Direct Premiums Written
REINSURERS	\$	\$	%	\$	\$	%
Lumbermen's Underwriting Alliance	162,308	-0-	49	-0-	-0-	-0-
Retail Lumbermen's Inter-Insurance Exchange	17,607	-0-	0-	-0-	-0-	-0-
Truck Insurance Exchange	-0-	-0-	-0-	-0-	-0-	-0-
TOTAL	179,915	-0-	49	-0-	-0-	-0-
ASSOCIATED FACTORY MUTUALS						
Affiliated F.M. Insurance Mutual					- -	- -
Allendale Mutual Insurance Company	438,406	460,677	105.08	-0-	-0-	-0-
Associated Fire & Marine Mutual Insurance Company	55,399	-0-	-0-	-0-	-0-	-0-
Protection Mutual Insurance Company	(1,406)	-0-	-0-	-0-	-0-	-0-
TOTAL	603,877	465,807	76.50	-0-	-0-	-0-
GRAND TOTALS	49,756,208	25,116,522	50.54	84,457,910	56,139,846	66.17

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING FIDELITY, SURETY, LIABILITY
BOILER AND MACHINERY AND ACCIDENT AND SICKNESS CLAS F. F.
INSURANCE IN THE PROVINCE OF ALBERTA - 1971

NAME OF COMPANY	Fidelity - Surety			Liability			Boiler and Machinery			Accident and Sickness		
	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Dirct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses						
Abstainers' Insurance Company	-0-	\$ (2,223)	\$ -0-	\$ 1,759	\$ -0-	\$ 997	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-
Acadia Insurance Company	-0-	(137)	-0-	(1,698)	-0-	(4,281)	-0-	-0-	-0-	-0-	-0-	-0-
Aetna Casualty and Surety Company	5,632	1,726	93,824	86,375	295	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Aetna Insurance Company	3,170	3,500	496	70,309	45,865	-0-	-0-	-0-	-0-	37	-0-	16
Aetna Life Insurance Company	-	-	-U-	-U-	-U-	-0-	-0-	-0-	-0-	384,944	234,927	-
Affiliated F. W. Insurance Company	-0-	-0-	-0-	-0-	53	-0-	47,927	-0-	-0-	-0-	-0-	-0-
Alberta General Insurance Company	-0-	-0-	-0-	-0-	6,558	1,355	-0-	-0-	-0-	-0-	-0-	-0-
Alberta Motor Association	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	65,523	267,065	-
Allendale Mutual Insurance	-0-	-0-	-0-	-0-	-0-	-0-	206,891	(56,666)	-0-	-0-	-0-	-0-
Alliance Assurance Company	-0-	-0-	10	-0-	1,914	(70)	330	-0-	-0-	43	-0-	-0-
Allstate Insurance of Canada	-0-	-0-	-0-	-0-	3,576	385	-0-	-0-	-0-	13,080	13,788	-
American Bankers Life	-0-	-0-	-0-	-0-	-0-	-U-	-0-	-0-	-0-	18,769	30	-
American Casualty Company	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	8,832	(26)	-
American Health and Life	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	1,749	(21)	-
American Home Assurance	-0-	-0-	-0-	-0-	145,229	(6,567)	-0-	-0-	-0-	31,042	9,07	-
American Insurance Company	-0-	-0-	55	-0-	47,795	54,782	245	-0-	-0-	-0-	-0-	-0-
American Mutual Liability	-0-	-0-	-0-	-0-	202	2,170	-0-	-0-	-0-	-0-	-0-	-0-
American National Fire	-0-	-0-	-0-	-0-	8	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Aigonaut Insurance Company	-0-	-0-	12,748	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Airkwright-Foston Manufacturers Mutual	-0-	-0-	-0-	-0-	-0-	-0-	-0-	1,101	-0-	-0-	-0-	-0-
Bankers & Traders Insurance	-0-	-0-	-0-	-0-	2,923	583	-0-	-0-	-0-	-0-	-0-	-0-
Beaver Insurance Company	(809)	-0-	-0-	-0-	345	(346)	(2)	-0-	-0-	-0-	-0-	-0-
Boiler Inspection and Insurance	-0-	-0-	-0-	-0-	-0-	-0-	423,850	31,286	-0-	-0-	-0-	-0-
Craft American Assurance	3,052	(5,761)	15,501	1,478	63,679	11,323	5,760	120	3,001	-	-	-0-

**ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING FIDELITY, SURETY, LIABILITY
BOILER AND MACHINERY AND ACCIDENT AND SICKNESS CLASSES OF
INSURANCE IN THE PROVINCE OF ALBERTA - 1971**

NAME OF COMPANY	Fidelity			Surety			Liability			Boiler and Machinery			Accident and Sickness		
	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	
British Aviation Insurance	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ 60,490	\$ (4,101)	\$ -0-	\$ -0-	\$ 15,450	\$ -0-			
British Pacific Life Insurance	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	40,460	13,631			
Canada Accident and Fire	1,716	-0-	5,100	-0-	16,776	3,673	10,853	1,100	7,991	-0-					
Canada Health and Accident	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	407,948	204,593			
Canada Life Assurance Company	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	450,391	162,327			
Canada Security Assurance	310	-0-	913	-0-	11,337	(2,974)	231	-0-	-0-	-0-	2,639	6			
Canada West Insurance	-0-	-0-	104,133	-0-	34,548	2,388	-0-	-0-	-0-	-0-	-0-	-0-			
Canadian General Insurance	4,742	11,314	84,418	9,761	51,586	79,116	1,989	-0-	-0-	-0-	-0-	-0-			
Canadian Home Assurance	3,503	(3,536)	-0-	-0-	100,295	24,422	2,757	-0-	-0-	-0-	-0-	-0-			
Canadian Indemnity Company	181,698	39,733	224,743	2,500	1,394,613	821,316	4,244	(37)	317	317	-0-	-0-			
Canadian Pioneer Insurance	-0-	(690)	659	(15,455)	796	(1,133)	975	-0-	-0-	-0-	-0-	-0-			
Canadian Premier Life	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	33,940	17,454			
Canadian Surety Company	58,085	4,994	585,512	213,186	279,866	78,851	3,383	-0-	-0-	-0-	-0-	-0-			
Capital Life Insurance Company	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	120,387	4,387			
Casualty Company of Canada	726	657	656	57	9,823	1,705	-0-	-0-	-0-	-0-	275	356			
Century Insurance of Canada	6,583	1,262	175	-0-	58,893	68,890	6,880	-0-	-0-	-0-	-0-	-0-			
Citadel Insurance of Canada	-0-	-0-	-0-	-0-	(622)	(81)	-0-	-0-	-0-	-0-	(79)	(1)			
Combined Insurance of America	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	445,863	127,277			
Commercial Union Assurance	3,199	(1,344)	2	135	190,933	47,031	2,792	4,099	10,568	91					
Commonwealth Insurance Company	-0-	-0-	-0-	-0-	-0-	1,717	148	-0-	-0-	-0-	-0-	-0-			
Confederation Life Insurance	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	1,085,538	852,087			
Connecticut General Life	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	30,599	29,465			
Continental Assurance Company	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	(3,749)	3,789			
Continental Casualty Company	43	-0-	-0-	-0-	-0-	2,647	(104,471)	-0-	-0-	-0-	1,358,562	842,510			

1972 Report of the Superintendent of Insurance

**ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING FIDELITY, SURETY, LIABILITY
BOILER AND MACHINERY AND ACCIDENT AND SICKNESS CLASSES OF
INSURANCE IN THE PROVINCE OF ALBERTA - 1971**

NAME OF COMPANY	Fidelity			Surety			Liability			Boiler and Machinery			Accident and Sickness		
	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	
Continental Insurance Company	\$ 194,752	\$ (10,371)	\$ 15,926	\$ (347)	\$ 860,061	\$ 913,691	\$ 150,447	\$ 46,772	\$ 22,713	\$ 36,921					
Cooperative Fire and Casualty	21,393	15,854	5,109	-0-	214,429	101,474	-0-	-0-	178,086	217,181					
Cornhill Insurance Company	-0-	-0-	-0-	-0-	4,356	1,497	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	
Crown Life Insurance Company	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	423,292	382,798			
Cunis Insurance Society	46,753	169,272	-0-	-0-	6,865	377	-0-	-0-	-0-	-0-	2,628	-0-			
Dana Mutual Insurance	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	13,728	(4,180)			
Desjardins Mutual Life	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	833	(1,500)			
Dominion of Canada General	1,733	267	2,305	(1)	67,619	24,231	677	-0-	-0-	-0-	7,820	5,051			
Dominion Insurance Corporation	4,685	9,208	12,100	(465)	122,776	40,153	11,382	(876)	1,164	1,164	191				
Dominion Life Assurance	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	316,028	95,614			
Eagle Star of Canada	1,517	(928)	78	-0-	98,054	35,501	-0-	-0-	-0-	-0-	6,391	(124)			
F. T. Eaton Life Assurance Company	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	93,285	75,617			
Economical Mutual Insurance	166	-0-	868	-0-	24,108	1,125	5,506	-0-	-0-	-0-	-0-	-0-			
Edmonton Canadian Insurance	-0-	-0-	-0-	-0-	18,989	5,432	-0-	-0-	-0-	-0-	-0-	-0-	-0-		
Elite Insurance Company	-0-	-0-	-0-	-0-	143	8	-0-	-0-	-0-	-0-	-0-	-0-	-0-		
Employers Liability Assurance	27	-0-	(35)	(731)	14,046	(10,742)	1,257	-0-	-0-	-0-	446	(455)			
Employers Mutual Liability	(7,857)	45,574	(21)	-0-	1,814	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-		
English & American Insurance	-0-	-0-	-0-	-0-	386	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-		
Equitable Life of Canada	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	99,327	43,249			
Equitable Life of United States	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	26,650	11,214			
Excelsior Life Insurance	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	1,004,748	695,657			
Excess Insurance Company	-0-	-0-	-0-	-0-	(5)	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-		
Federal Fire Insurance	243	3,698	15	-0-	49,597	55,317	2,340	805	-0-	-0-	-0-	-0-	-0-		
Federal Insurance Company	1,000	-0-	12,968	-0-	24,886	11,456	7,677	-0-	1,921	-0-					

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING FIDELITY, SURETY, LIABILITY
BOILER AND MACHINERY AND ACCIDENT AND SICKNESS CLASSES OF
INSURANCE IN THE PROVINCE OF ALBERTA - 1971

NAME OF COMPANY	Fidelity			Surety			Liability			Boiler and Machinery			Accident and Sickness		
	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	
Federal Life and Casualty	\$ 0-	\$ 0-	\$ 0-	\$ 0-	\$ 0-	\$ 0-	\$ 0-	\$ 0-	\$ 0-	\$ 0-	\$ 0-	\$ 0-	\$ 278,593	\$ 160,016	
Federated Mutual Insurance	1,094	144	0-	(15)	65,351	258,828	0-	0-	0-	0-	0-	0-	-0-	-0-	
Federation Insurance of Canada	0-	0-	0-	0-	4,784	8,223	0-	0-	0-	0-	0-	0-	-0-	-0-	
Fidelity & Casualty of New York	3,546	0-	175	0-	1,281	1,814	54	0-	0-	0-	177	0-	0-	0-	
Fidelity Insurance of Canada	490	146	22,205	(1,020)	(1,387)	0-	0-	0-	0-	0-	106	0-	0-	0-	
Fire Insurance Company of Canada	0-	0-	0-	0-	7,849	(2,899)	0-	0-	0-	0-	-0-	0-	0-	0-	
Fireman's Fund Insurance	1,294	7,122	10,345	0-	69,386	34,967	3,931	0-	0-	0-	348	75	0-	0-	
Firemen's Insurance Company	0-	0-	25	0-	52	(6,524)	0-	0-	0-	0-	0-	0-	0-	0-	
Foremost Insurance Company	0-	0-	0-	0-	10,587	691	0-	0-	0-	0-	0-	0-	0-	0-	
General Accident Assurance	10,343	892	42,305	(7,852)	92,522	24,307	137,656	10,484	450	450	0-	0-	0-	0-	
General Accident Fire & Life	0-	0-	0-	0-	3,246	863	0-	0-	0-	0-	297	0-	0-	0-	
General Fire and Casualty	0-	0-	0-	0-	0-	0-	0-	0-	0-	0-	6,598	0-	0-	0-	
General Insurance of America	1,892	(40)	4,026	0-	56,891	44,277	0-	0-	0-	0-	0-	0-	0-	0-	
General Security of Canada	0-	0-	0-	0-	866	11,551	864	0-	0-	0-	0-	0-	0-	0-	
Gerling Global General	33	418	0-	0-	.36,035	11,358	58,262	9,074	0-	0-	0-	0-	0-	0-	
Globe Indemnity of Canada	2,230	125	3,412	0-	26,773	64,940	6,906	2,956	1,287	300	0-	0-	0-	0-	
Globe Life Insurance	0-	0-	0-	0-	0-	0-	0-	0-	0-	0-	566	0-	0-	0-	
Gore Mutual Insurance	495	0-	1,162	0-	26,874	36,122	613	0-	0-	0-	0-	0-	0-	0-	
Grain Insurance and Guarantee	17,122	16,340	166	0-	220	0-	0-	0-	0-	0-	0-	0-	0-	0-	
Great American Insurance	16,975	(100)	37,311	0-	49,168	11,862	751	0-	0-	0-	45	0-	0-	0-	
Great Eastern Insurance	0-	0-	0-	0-	38,134	7,641	0-	0-	0-	0-	25	0-	0-	0-	
Great-West Life Assurance	0-	0-	0-	0-	0-	0-	0-	0-	0-	0-	1,306,437	1,306,437	0-	0-	
Guarantee Company of N. A.	1,089	26	57,849	(14,958)	11	0-	0-	0-	0-	0-	0-	0-	0-	0-	
Guardian Assurance Company	517	(742)	2,667	0-	45,436	220,617	6,752	1,008	4,382	4,382	0-	0-	0-	0-	

1972 Report of the Superintendent of Insurance

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING FIDELITY, SURETY, LIABILITY
BOILER AND MACHINERY AND ACCIDENT AND SICKNESS, CLASSES OF
INSURANCE IN THE PROVINCE OF ALBERTA - 1971

NAME OF COMPANY	Fidelity			Surety			Liability			Boiler and Machinery			Accident and Sickness		
	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Premiums Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses									
Guardian Insurance of Canada	\$ 18,213	\$ 6,346	\$ 90,497	\$ (3,616)	\$ 105,793	\$ 52,528	\$ 22,113	\$ 10,781	\$ 19,307	\$ 2,621					
Guildhall Insurance of Canada	967	(500)	3,737	7,146	13,461	2,479	130	-0-	1,109	1					
Halifax Insurance Company	3,745	608	14,594	(5)	92,198	28,890	3,368	(395)	471	2,090					
Hanover Insurance Company	-0-	-0-	-0-	-0-	11	-0-	-0-	-0-	-0-	-0-					
Hartford Fire Insurance	853	4,426	6,443	(1,540)	88,975	38,330	199	-0-	606	-0-					
Home Insurance Company	1,086	-0-	205	-0-	25,530	7,032	-0-	1,864	49	-0-					
Imperial Guarantee & Accident	-0-	-0-	122	-0-	672	(689)	(27)	-0-	138	73					
Imperial Life Assurance	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	99,077	55,683					
Income Disability & Reinsurance	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	135,258	66,081					
Insurance Company of N. A.	9,028	1,011	2,888	-0-	112,368	(18,186)	1,740	-0-	1,324	30,279					
Insurance Corporation of Ireland	-0-	-0-	-0-	-0-	195	-0-	-0-	-0-	-0-	-0-					
John Hancock Mutual Life	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	111,291	112,154					
Laurier Life Insurance Company	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	9,392	-0-					
Law Union and Rock Insurance	-0-	-0-	2,490	-0-	(2,353)	-0-	-0-	-0-	-0-	-0-					
Liberty Mutual Fire Insurance	2,407	-0-	-0-	-0-	9,695	5,378	-0-	-0-	-0-	-0-					
Liberty Mutual Insurance	-0-	-0-	-0-	-0-	14,568	67,540	-0-	-0-	4,261	2,708					
Liverpool & London & Globe	17,593	13,376	5,006	(5,001)	30,333	34,27	31,661	29,364	2,431	1,925					
London Assurance	-0-	-0-	-0-	-0-	14,372	18,570	644	-0-	4,573	-0-					
London-Canada Insurance	-0-	-0-	1,308	-0-	-0-	-0-	-0-	-0-	-0-	-0-					
London & Lancashire Insurance	221	-0-	-0-	-0-	93	-0-	44	-0-	9	-0-					
London and Midland General	-0-	-0-	-0-	-0-	270	(495)	-0-	-0-	385,819	19,970					
London Life Insurance	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	2,722,903	1,709,298					
London and Scottish Assurance	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	125					
Loyal Protective Life Insurance	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	251,484	100,160					

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING FIDELITY, SURTY, LIABILITY
BOILER AND MACHINERY AND ACCIDENT AND SICKNESS CLASSES OF INSURANCE IN THE PROVINCE OF ALBERTA - 1971

NAME OF COMPANY	Fidelity			Surety			Liability			Boiler and Machinery			Accident and Sickness		
	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	
Lumbermen's Mutual Casualty	\$ 3,322	\$ 0-	\$ 0-	\$ 0-	\$ 0-	\$ (9,615)	\$ 8,737	\$ 100,642	\$ 75,429	\$ 13,552	\$ 1,801				
Maccabees Mutual Life	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	465	-0-		
Manufacturers Life Insurance	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	69,523	70,108		
Maryland Casualty Company	-0-	-0-	2,315	-0-	31,669	4,772	2,287	-0-	-0-	259,594	136,830				
Metropolitan Life Insurance	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	848,566	728,872				
Middlesex Mutual Insurance	-0-	-0-	-0-	-0-	10,466	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-		
Ministers Life & Casualty	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	2,806	203		
Montreal Life Insurance	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	1,494	234		
Mutual Boiler & Machinery	-0-	-0-	-0-	-0-	-0-	-0-	182,290	19,022	-0-	-0-	-0-	-0-	-0-		
Mutual Life of Canada	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	430,456	200,164		
Mutual Life of New York	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	80,112	30,332		
Mutual of Omaha Insurance	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	563,437	147,657		
National Employers Mutual	-0-	-0-	-0-	-0-	-0-	7,741	5,395	-0-	-0-	-0-	-0-	-0-	-0-		
National Life of Canada	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	110,578	98,982		
New York Life Insurance	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	334,697	261,860		
Niagara Fire Insurance	(1,418)	135	(1,520)	8,024	(16,873)	1,020	797	325	1,242						
Non-Marine Underwriters	20,141	-0-	-0-	449,601	526,839	-0-	169,094	37,061	1,840						
North American Life Assurance	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	64,833	40,702				
North American Life & Casualty	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	337,977	233,812				
North British & Mercantile	297	-0-	1,031	76	11,366	(2,157)	750	-0-	5,850	2,613					
Northern Assurance Company	4,998	7,500	3,358	500	56,012	(4,526)	49,089	1,090	11,406	535					
Northern Life of Canada	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	8,991	2,798					
North West Life of Canada	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	12,333	5,126					
Norwich Union Fire	2,735	1,593	1,924	(100)	38,826	6,343	3,318	-0-	8,408	(500)					

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING
BILLS OF EXCHANGE AND TRADE, AND OF THE
LINES AND TRADES OF THE VARIOUS
COMPANIES, AS THEY ARE AT THE
VIEW OF ALI ESTA - 1771

**ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING FIDELITY, SURETY, LIABILITY
BOILER AND MACHINERY AND ACCIDENT AND SICKNESS CLASSES OF
INSURANCE IN THE PROVINCE OF ALBERTA - 1971**

NAME OF COMPANY	Fidelity			Surety			Liability			Boiler and Machinery			Accident and Sickness		
	Premiums Direct Written	Claims inc. Adjustment Expenses													
Saskatchewan Mutual Insurance	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ 97,716	\$ 47,630	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-
Scottish Canadian Assurance	-0-	-0-	-0-	-0-	(25)	427	175	(36)	-0-	-0-	-0-	-0-	-0-	22	-0-
Scottish Union & National	-0-	-0-	-0-	-0-	-0-	4,797	1,575	-0-	-0-	-0-	-0-	-0-	-0-	215	-0-
Scottish & York Insurance Company	-0-	200	-0-	-0-	-0-	129,689	36,832	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Seaboard Surety Company	-0-	-0-	69	-0-	-0-	10,581	7,250	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Security Mutual Casualty	-0-	-0-	-0-	-0-	-0-	3,231	265	-0-	-0-	-0-	-0-	-0-	-0-	12,583	2,325
Simcoe & Erie General Insurance	7,873	-0-	375,503	-0-	187,384	29,849	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
St. Paul Fire & Marine	1,431	3,149	2,009	1	106,807	27,230	309	-0-	-0-	-0-	4,505	133	-0-	-0-	-0-
Stanstead & Sherbrooke Insurance	-0-	-0-	-0-	-0-	-0-	3,681	183	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
State Farm Fire & Casualty	2	-0-	-0-	-0-	-0-	7,037	(7,016)	-0-	-0-	-0-	-0-	-0-	-0-	176	-0-
Sun Insurance Office	5,112	-0-	5,250	(10,600)	64,823	19,433	1,311	-0-	-0-	-0-	23,801	74,981	-0-	-0-	-0-
Sun Life of Canada	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	1,165,746	940,473
Switzerland General Insurance	-0-	-0-	-0-	-0-	-0-	14,675	3,711	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Toronto General Insurance	1,301	-0-	1,010	500	5,461	1,844	59	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Traders General Insurance	(15)	-0-	285	165	1,251	78	35	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Transport Insurance Company	-0-	-0-	-0-	-0-	-0-	155	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Travelers Indemnity Company	1,242	3,606	31,504	(664)	112,481	49,862	(192)	2,045	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Travelers Insurance Company	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	1,573,086	1,219,364
Travelers Life of Canada	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	1,646	351	-0-	-0-	-0-
Underwriters National Assurance	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	4,148	-0-	-0-	-0-	-0-
Unigard Mutual Insurance	-0-	-0-	-0-	-0-	-0-	114,935	5,214	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Union Insurance of Canton	1,276	10	175	-0-	16,983	32,921	1,923	-0-	-0-	-0-	861	-0-	-0-	-0-	-0-

ABSTRACT OF THE RETURNS OF COMPANIES TRANACTING FIDELITY, SURETY, LIABILITY
BOILER AND MACHINERY AND ACCIDENT AND SICKNESS CLASSES OF
INSURANCE IN THE PROVINCE OF ALBERTA - 1971

NAME OF COMPANY	Fidelity			Surety			Liability			Boiler and Machinery			Accident and Sickness		
	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	Premiums Direct Written	Claims inc. Adjustment Expenses	
Union Mutual Life	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ 30,625	\$ (21,231)	
Union Mutual Life of Canada	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	12,562	6,029	
United States Fire	-0-	-0-	25	(6)	179	(131)	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	
Unity Fire and General	-0-	-0-	-0-	-0-	436	50	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	
United American Insurance	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	1,413	479	
United Benefit Life	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	1,319	-0-	
United Canada Insurance	-0-	-0-	-0-	-0-	-0-	20	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	
United States Fire & Guarantee	4,858	(190)	251,788	6,815	4,971	87,216	-0-	-0-	-0-	-0-	-0-	-0-	500	371	
Wawanesa Mutual Insurance	2,700	421	1,912	-0-	125,742	66,446	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	
Wellington Fire Insurance	87	794	1,947	552	5,399	(5,120)	525	-0-	-0-	-0-	-0-	-0-	-0-	-0-	
Western Assurance Company	8,276	1,055	8,107	-0-	91,893	7,865	12,434	-0-	-0-	-0-	-0-	-0-	4,090	1,256	
Western Life Assurance	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	778	-0-	
Western Surety Company	100	(1,000)	199,811	11,156	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	
Western Union Insurance	1,555	(264)	5,795	250	113,248	27,564	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	
Yorkshire Insurance Company	239	9,100	2,144	(1,240)	10,151	6,301	2,407	3,614	40	40	-0-	-0-	-0-	-0-	
Zurich Insurance Company	3,451	48	-0-	-0-	63,141	(71,137)	1,115	2	542,231	539,530					
TOTAL	\$ 783,780	\$ 377,608	\$ 424,201	\$ 197,695	\$ 375,631	\$ 4,525,078	\$ 2,042,518	\$ 470,282	\$ 20,882,490	\$ 13,387,821					

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING AIRCRAFT CREDIT, TITLE AND MORTGAGE
CLASSES OF INSURANCE IN THE PROVINCE OF ALBERTA - 1971

NAME OF COMPANY	Aircraft			Title			Mortgage		
	Premiums Direct Written.	Claims inc. Adjustment Expenses	Premiums Direct Written.	Claims inc. Adjustment Expenses	Premiums Direct Written.	Claims inc. Adjustment Expenses	Premiums Direct Written.	Claims inc. Adjustment Expenses	Premiums Direct Written.
Aetna Casualty & Surety Company	\$ 3,888	\$ 0-	\$ 0-	\$ 0-	\$ 0-	\$ 0-	\$ 0-	\$ 0-	\$ 0-
Aetna Insurance Company	74	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
American Home Assurance Company	38,358	679	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Aviation & General Insurance Company Ltd.	603,955	113,613	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Boston Old Colony Insurance Company	-0-	(175)	-0-	-0-	-0-	-0-	-0-	-0-	-0-
British America Assurance Company	105,725	137,790	-0-	-0-	-0-	-0-	-0-	-0-	-0-
British Aviation Insurance Company Limited	1,678,154	997,157	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Canadian Indemnity Company	10,812	(6,333)	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Chicago Title Insurance Company	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Commercial Union Assurance Company Ltd.	4,634	3,767	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Continental Insurance Company	78,477	231,631	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Eagle Star Insurance Company of Canada	58,089	4,955	-0-	-0-	-0-	-0-	-0-	-0-	-0-
English & American Insurance Company Ltd.	5,231	(3,789)	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Great American Insurance Company	-0-	(1,790)	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Guardian Assurance Company Limited	54,334	58,495	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Insurance Company of North America	66,104	139,790	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Lawyers Title Insurance Corporation	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Liberty Mutual Insurance Company	1,200	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
London and Lancashire Insurance Company Ltd.	(361)	51,856	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Merit Insurance Company	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Mortgage Insurance Company of Canada	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Non-Marine Underwriters, Members of Lloyd's London, England	616,233	208,036	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Northern Assurance Company Limited	202,223	10,128	-0-	-0-	-0-	-0-	-0-	-0-	-0-
Orion Insurance Company Limited	83,713	-	-	-	-	-	-	-	-
		174,008	-0-	-0-	-0-	-0-	-0-	-0-	-0-

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING AIRCRAFT, CREDIT, TITLE AND MORTGAGE
CLASSES OF INSURANCE IN THE PROVINCE OF ALBERTA - 1971

NAME OF COMPANY	AIRCRAFT			MOTOR VEHICLES		
	Premiums Direct Written	Claims inc. Adjustment	Premiums Direct Written	Claims inc. Adjustment	Premiums Direct Written	Claims inc. Adjustment
Phoenix Assurance Company Limited	\$ 81,744	\$ (965)	\$ -0-	\$ -0-	\$ -0-	\$ -0-
Royal Exchange Assurance	110	-0-	-0-	-0-	-0-	-0-
Royal Insurance Company Limited	-0-	(4,287)	-0-	-0-	-0-	-0-
Travelers Indemnity Company	22,820	(30,441)	-0-	-0-	-0-	-0-
Union Insurance Society of Canton Limited	2,678	-0-	-0-	-0-	-0-	-0-
United States Fire Insurance Company	470	-0-	-0-	-0-	-0-	-0-
United States Fidelity and Guaranty Company	39,556	2,913	-0-	-0-	-0-	-0-
Victoria Insurance Company of Canada	75,570	\$ 526	-0-	-0-	-0-	-0-
TOTALS	\$ 256,371	\$ 1,447	\$ 1,447	\$ 1,447	\$ 1,447	\$ 1,447

TABLE XII

ABSTRACT OF THE RETURNS OF COMPANIES
TRANSACTION HAIL INSURANCE IN THE PROVINCE OF ALBERTA - 1971

NAME OF COMPANY	Net Premiums Written and Earned \$	Net Claims Incurred	\$	Ratio Net Claims To Net Premiums Earned
				%
Aetna Insurance Company	65,947	55,470	84.11	
American Insurance Company	194,164	-0-	-0-	
Continental Insurance Company	9,587	109,36	1,141.50	
Dominion Insurance Corporation	79,943	(43)	-0-	
Fidelity & Casualty Company of New York	5,510	-0-	-0-	
Fireman's Fund Insurance Company	273,911	328,672	110.99	
Florists' Mutual Insurance Company	15,624	4,144	26.52	
Great American Insurance Company	206,903	266,307	128.71	
Hanover Insurance Company	20,236	3,432	16.95	
Insurance Company of North America	23,643	5,997	25.36	
Reliance Insurance Company of Philadelphia	200,412	245,641	122.56	
Travelers Indemnity Company	37,746	57,151	151.40	
TOTALS	1,133,626	1,076,207	94.94	

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